Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 1 of 56

Fill in this information to identify your case		
United States Bankruptcy Court for the: Northern District Of Illinois		
Case number (if known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is ar amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself			
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name			
Write the name that is on your	Joan	4.1	
government-issued picture identification (for example, your driver's license or	First name		First name
passport).	Middle name		Middle name
Bring your picture	Heaton		
identification to your meeting with the trustee.	Last name		Last name
with the trustee.	Suffix (Sr., Jr., II, III)		Suffix (Sr., Jr., If, III)
	Callin (City City III)	*:	Canal (City City III)
		and the second	
2. All other names you		į.	
have used in the last 8	First name		First name
years	First name		rirst name
Include your married or	Middle name		Middle name
maiden names.		1	
	Last name	 .	Last name
	First name	 :	First name
	·	***	
	Middle name		Middle name
	Last name		Last name
.*.		***	
		1.0	
 Only the last 4 digits of your Social Security 	xxx - xx - 1 6 6 3		xxx - xx -
number or federal	OR	1.5	OR
Individual Taxpayer			
Identification number	9 xx - xx		9 xx - xx
(ITIN)			·

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 2 of 56

About Debtor 1: About Dobtor 2 (Spouse Only in a Joint Case): 4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and endoing business name Business name Business name Business name EIN EIN EIN EIN Business name Fin EIN EIN EIN Business name Fin EIN EIN Fin EIN Business name Fin EIN EIN Fin Fin Fin Fin Fin Fin Fin Fi	De	btor 1 Joan Heaton		Case number (if known)
4. Any business names and Employer identification Numbers (EIN) you have used in the last 8 years Business name Business n		First Name Middle Na	Last Name	
and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name CEIN EIN EIN EIN City State All Debtor 2 lives at a different address: Minooka GRUNDY Cosenty If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State P.O. Box City State City City State City State City City City State City C	ndewta		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
the last 8 years Include trade names and doing business as name EIN	4.	and Employer Identification Numbers	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
Business name EIN EIN EIN EIN EIN EIN EIN Business name EIN EIN EIN EIN EIN EIN EIN EI		the last 8 years	Business name	Business name
EIN EIN If Debtor 2 lives at a different address: S12 Wabena Ct. Number Street			Business name	Business name
Size State Street			EIN	EIN
312 Wabena Ct. Number Street Minooka IL 60447 City State ZIP Code GRUNDY County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Over the last 180 days before filing this petition, have lived in this district longer than in any other district. I have another reason. Explain. I have another reason. Explain.	٠		EIN	EIN — — — — — — — — — — — — — — — — — — —
Minooka IL 60447 City State ZIP Code GRUNDY County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code City State ZIP Code If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street P.O. Box City State ZIP Code Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.	5.	Where you live		If Debtor 2 lives at a different address:
Gity State ZIP Code GRUNDY County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street P.O. Box City State ZIP Code City State ZIP Code City State ZIP Code Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.				Number Street
Gity State ZIP Code GRUNDY County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street P.O. Box City State ZIP Code City State ZIP Code City State ZIP Code Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.				
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Number Street State ZIP Code				City State ZIP Code
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Street				
6. Why you are choosing this district to file for bankruptcy Check one: I have lived in this district longer than in any other district. I have another reason. Explain.			If your mailing address is different from the one above, fill it in here. Note that the court will send	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send
City State ZIP Code City State ZIP Code 6. Why you are choosing this district to file for bankruptcy Check one: Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.			Number Street	Number Street
6. Why you are choosing this district to file for bankruptcy Check one: Check one: Check one: Check one: ○ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. □ I have another reason. Explain. Check one: □ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. □ I have another reason. Explain.			P.O. Box	P.O. Box
this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City State ZIP Code	City State ZIP Code
bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.	6.	Why you are choosing	Check one:	Check one:
☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			I have lived in this district longer than in any	I have lived in this district longer than in any
			I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 3 of 56

Det	otor 1 Joan Heaton First Name Middle Name		Last Name		Gase number (if kn	оул)
	Litel Marille myrane ranne	•	Lust Hame			
Pa	rt 2: Tell the Court Abou	t Your Ba	nkrupt	tcy Case		
7.	The chapter of the Bankruptcy Code you are choosing to file	Check or for Bankr	e. (For a uptcy (F	a brief description of each, see <i>Not</i> orm B2010)). Also, go to the top of	ice Required by 11 page 1 and check	U.S.C. § 342(b) for Individuals Filing the appropriate box.
	under	☐ Chap	ter 7			
		☐ Chap	iter 11			
		☐ Chap	ter 12			
nan na		☑ Chap	ter 13			
8.	How you will pay the fee	local yours subm with	court for self, you nitting y a pre-pi	e entire fee when I file my pe or more details about how you u may pay with cash, cashier's rour payment on your behalf, you rinted address. The fee in installments. If your for Individuals to Pay Your Filir	may pay. Typicall check, or money our attorney may p ou choose this op	order. If your attorney is pay with a credit card or check stion, sign and attach the
		☐ I req By la less pay t	uest th w, a jud than 15 he fee i	nat my fee be waived (You madge may, but is not required to, 50% of the official poverty line to	y request this opt waive your fee, a nat applies to you his option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is ir family size and you are unable to just fill out the Application to Have the
9.	Have you filed for	⊠ No				
	bankruptcy within the last 8 years?	☐ Yes.	District	When		Case number
		•	District	Whe	MM / DD / YYYY	Case number
			DISTRICT	When	MM / DD / YYYY	
			District	When	MM / DD / YYYY	Case number
	·			· · · · · · · · · · · · · · · · · · ·		
10.	Are any bankruptcy	⊠ No				•
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor			Relationship to you
	not filing this case with you, or by a business partner, or by an		District	Whe	MM/DD/YYYY	Case number, if known
	affiliate?		Dahtaa			Relationship to you
			Debtor District	Whe		Case number, if known
					MM / DD / YYYY	
11	Do you rent your residence?	⊠ No. □ Yes.		our landlord obtained an eviction ju	dgment against you	and do you want to stay in your
			_	. Go to line 12.		
				s. Fill out <i>Initial Statement About a</i> s bankruptcy petition.	n Eviction Judgmen	t Against You (Form 101A) and file it with

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 4 of 56

De	btor 1 Joan Heaton				Case number (if known))
	First Name Middle Nam	ne	Last Name			
P	art 3: Report About Any I	Busines	ses You Own as a So	le Proprietor		
12	Are you a sole proprietor	⊠ No.	Go to Part 4.			
	of any full- or part-time		35 II P 61			
	business?	☐ Yes	Name and location of bu	isiness		
	A sole proprietorship is a business you operate as an					
	individual, and is not a		Name of business, if any			
	separate legal entity such as a corporation, partnership, or					
	LLC.		Number Street			
	If you have more than one					
	sole proprietorship, use a separate sheet and attach it					
	to this petition.		City		State	ZIP Code
			Olly		State .	ZIF Code
			Check the appropriate b	ox to describe vour	husiness:	
			☐ Health Care Busines	•		
				•	- , ,,	
			Single Asset Real Es	•	- , ,)
			Stockbroker (as defin	_	* **	
			☐ Commodity Broker (a	as defined in 11 U.S	S.C. § 101(6))	
	•		None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	can set most re any of the No.	appropriate deadlines. If cent balance sheet, stater hese documents do not example am not filing under Chapter the Bankruptcy Code.	you indicate that yo ment of operations, xist, follow the proc apter 11. r 11, but I am NOT	ou are a small business cash-flow statement, edure in 11 U.S.C. § 1 a small business debto	small business debtor so that it is debtor, you must attach your and federal income tax return or if 116(1)(B). or according to the definition in the
Pŧ	Report if You Own	or Have	Any Hazardous Prop	erty or Any Prop	erty That Needs I	mmediate Attention
					· · · · · · · · · · · · · · · · · · ·	
14.	Do you own or have any	⊠ No				· · · · · · · · · · · · · · · · · · ·
	property that poses or is alleged to pose a threat	☐ Yes.	What is the hazard?			
	of imminent and	_ ,,,,				
	identifiable hazard to					
	public health or safety? Or do you own any					
	property that needs					
	immediate attention?	·	If immediate attention is	s needed, why is it	needed?	
	For example, do you own perishable goods, or livestock					
	that must be fed, or a building					
	that needs urgent repairs?					•
			Where is the property?	Number	·	
			•	Number Stre	eet	
				City		State ZIP Code

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 5 of 56

	lean Heaten		3			
Del	btor 1 <u>Joan Heaton</u> First Name Middle Nam	ne Last Name		ase numi	Der (if known)	
Pa	art 5: Explain Your Effort	s to Receive a Brie	efing About Credit Counseling	·····		
15.	Tell the court whether	About Debtor 1:		Ab	out Debtor 2 (Sp	ouse Only in a Joint Case):
	you have received briefing about credit	You must check one	•	Yo	u must check one	:
	counseling. The law requires that you receive a briefing about credit	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.		counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	counseling before you file for bankruptcy. You must truthfully check one of the		the certificate and the payment you developed with the agency.			the certificate and the payment you developed with the agency.
	following choices. If you cannot do so, you are not eligible to file.	counseling age	fing from an approved credit ney within the 180 days before I aptcy petition, but I do not have a mpletion.		counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors	Within 14 days a you MUST file a plan, if any.	fter you file this bankruptcy petition, copy of the certificate and payment		Within 14 days a you MUST file a plan, if any.	fter you file this bankruptcy petition, copy of the certificate and payment
	can begin collection activities again.	services from a unable to obtain days after I mad	ked for credit counseling n approved agency, but was n those services during the 7 le my request, and exigent merit a 30-day temporary waiver ent.		services from a unable to obtain days after I made	sked for credit counseling n approved agency, but was n those services during the 7 de my request, and exigent merit a 30-day temporary waiver ent.
-		requirement, atta what efforts you you were unable	lay temporary waiver of the ich a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances le this case.		requirement, atta what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances ile this case.
		dissatisfied with	e dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.		dissatisfied with	oe dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.
٠		If the court is sat still receive a brid You must file a c agency, along wi	isfied with your reasons, you must efing within 30 days after you file. ertificate from the approved ith a copy of the payment plan you v. If you do not do so, your case		still receive a brid You must file a cagency, along w	isfied with your reasons, you must efing within 30 days after you file. ertificate from the approved ith a copy of the payment plan you y. If you do not do so, your case
		Any extension of	the 30-day deadline is granted and is limited to a maximum of 15		Any extension of	the 30-day deadline is granted and is limited to a maximum of 15
		l am not require credit counseling	ed to receive a briefing about ng because of:		l am not require credit counseli	ed to receive a briefing about ng because of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		☐ Active duty.	I am currently on active military duty in a military combat zone.
		briefing about cr	u are not required to receive a edit counseling, you must file a r of credit counseling with the court.		briefing about cr	u are not required to receive a ledit counseling, you must file a or of credit counseling with the court.

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 6 of 56

Last Name

Case number (if known)

Pa	irt 6: Answer These Ques	stions for Reporting Purposes		·	
16.	What kind of debts do	16a. Are your debts primarily as "incurred by an individual p	consumer debts? Consu	mer debts are de	efined in 11 U.S.C. § 101(8) urpose."
	you have?	No. Go to line 16b.✓ Yes. Go to line 17.			
		16b. Are your debts primarily money for a business or inves			
		☐ No. Go to line 16c. ☐ Yes. Go to line 17.	. *		
		16c. State the type of debts you ov	ve that are not consumer deb	its or business de	ebts.
17.	Are you filing under Chapter 7?	☑ No. I am not filing under Chap	eter 7. Go to line 18.	·	т постоя в за запред на принеской воду в достой
	Do you estimate that after any exempt property is excluded and		7. Do you estimate that after a are paid that funds will be ava	any exempt prope ilable to distribute	erty is excluded and e to unsecured creditors?
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No □ Yes			
18.	How many creditors do you estimate that you owe?		☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 mill	n 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	n 🗆 on 🗔	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below				· · · · · · · · · · · · · · · · · · ·
Fo	r you	I have examined this petition, and I correct.	declare under penalty of per	jury that the info	mation provided is true and
		If I have chosen to file under Chapt of title 11, United States Code. I un under Chapter 7.			
		If no attorney represents me and I on this document, I have obtained and	did not pay or agree to pay so I read the notice required by	omeone who is n 11 U.S.C. § 342(ot an attorney to help me fill out b).
		I request relief in accordance with t	the chapter of title 11, United	States Code, spe	ecified in this petition.
		I understand making a false statem with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and	n fines up to \$250,000, or imp		
٠		Signature of Debtor 1	Mandon *	Signature of Deb	tor 2
		Executed on 01/18/2018 MM / DD / YYY		Executed on	/ DD /YYYY

Joan Heaton First Name

Debtor 1

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 7 of 56

ebtor 1	Joan Heaton		Case number (if known)	
	First Name Middle Nam	e Łast Name		
	attorney, if you are ted by one	I, the attorney for the debtor(s) named in thit to proceed under Chapter 7, 11, 12, or 13 or available under each chapter for which the the notice required by 11 U.S.C. § 342(b) as	if title 11, United States Code, and person is eligible. I also certify th	d have explained the relief at I have delivered to the debtor(s)
y an atte	e not represented orney, you do not	knowledge after an inquiry that the informat	ion in the schedules filed with the	petition is incorrect.
ieea to t	ile this page.	🗴 /s/ James M. Durkee	Date	01/18/2018
		Signature of Attorney for Debtor		MM / DD /YYYY
		tauran M. Dawlera		·
		James M. Durkee Printed name		
		Malaraviat Onings and Durken Et C		
		Malmquist, Geiger and Durkee, LLC Firm name		
		445 Liberty Of		
		415 Liberty St. Number Street		
·				
		Morris	IL	60450
		City	State	ZIP Code
		Contact phone (815) 942-5072	Email address	jimdurkee@mglawoffices.com
		6296297 Bar number	IL State	
		oai Huilibei	State	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 8 of 56

Fill in this in	formation to identif	y your case and this	s filing:	
Debtor 1	Joan		Heaton	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	Northern Distric	ct of Illinois	
Case number		-		
Case number				

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Each Residence, Building,	Land, or Other Real Estate You Own or Hav	e an Interest In	
□ No	u own or have any legal or equitable interes b. Go to Part 2. cs. Where is the property?	et in any residence, building, land, or similar prope	erty?	
1.1.	312 Wabena Ct. Street address, if available, or other description	What is the property? Check all that apply. ☑ Single-family home ☐ Duplex or multi-unit building ☐ Condominium or cooperative	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	d claims on Schedule D: ns Secured by Property.
	This property is half-owned by the debtor's See Attachment 1	☐ Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Minooka IL 60447 City State ZIP Code	☐ Land ☐ Investment property ☐ Timeshare ☐ Other	\$ 246,000.00 Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	Grundy	Who has an interest in the property? Check one. ☐ Debtor 1 only ☐ Debtor 2 only	Fee Simple Owner	ship
	County	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Check if this is co (see instructions)	mmunity property
lf you	own or have more than one, list here:	Other information you wish to add about this its property identification number: What is the property? Check all that apply. Single-family home	Do not deduct secured cla	l claims on <i>Schedule D.</i>
1.2.	Street address, if available, or other description	 □ Duplex or multi-unit building □ Condominium or cooperative □ Manufactured or mobile home □ Land 	Current value of the entire property?	<u></u>
·	City State ZIP Code	☐ Investment property ☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
:	County	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this ite	Check if this is co (see instructions)	mmunity property
		property identification number:	,	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 9 of 56

1.3.	First Name Middle	Name Last Name	Π Case number (# λ		
			What is the property? Check all that apply.	Do not deduct secured cla	ims or exemptions. Put
			☐ Single-family home	the amount of any secured	d claims on Schedule D:
	Street address, if available	or other description	Duplex or multi-unit building	Creditors Who Have Clain	ns Securea by Propeπy.
	out of additional in a value of	, •. •	Condominium or cooperative	Current value of the	
			☐ Manufactured or mobile home	entire property?	portion you own?
-			☐ Land	\$	\$
			☐ Investment property		
7	City	State ZIP Code	☐ Timeshare	Describe the nature of	
`	On,	0,212	Other	interest (such as fee the entireties, or a life	
				the entireties, or a me	s estatej, ii kilowii.
			Who has an interest in the property? Check one.		
-			Debtor 1 only		
(County		Debtor 2 only		
			Debtor 1 and Debtor 2 only	☐ Check if this is co	mmunity property
			At least one of the debtors and another	(see instructions)	
	· ·	•	Other information you wish to add about this ite	em such as local	
	•		property identification number:		
			n e e e e e e e e e e e e e e e e e e e		
2. Add the	e dollar value of the p	ortion you own for a	II of your entries from Part 1, including any entries	s for pages	\$ <u>246,000.00</u>
you na	ive attached for Part 1	i. Write that number i	nere	······································	
,			ar or his army to the consequences of the comment of the first of the consequences of	markers of the company of the communication of the	and the second of the second of the second
			•		
Part 2:	Describe Your V	ehicles			
Do you ov	wn, lease, or have leg	al or equitable intere	st in any vehicles, whether they are registered or	not? Include any vehicles	s
you own that. 3. Cars, value No	nat someone else drive	s. If you lease a vehicl	e, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	S
you own th	nat someone else drive	s. If you lease a vehicl	e, also report it on Schedule G: Executory Contracts	not? Include any vehicles and Unexpired Leases.	S
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Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 10 of 56

ebtor 1	Joan First Name Middle Name	Heaton Last Name	Case number (# le	nown)	
			#100-#10-1	1996 z 1996 z namen a name maner meteory meteory defendant for the antices of the filter determined to	
3.3.	Make:	Who has an interes	st in the property? Check one.	Do not deduct secured cla	d claims on Schedule D:
	Model:	Debtor 2 only		Creditors Who Have Clain	
	Year:	—— □ Debtor 1 and Deb	otor 2 only	Current value of the	
	Approximate mileage:		e debtors and another	entire property?	portion you own?
	Other information:	_		4	•
		☐ Check if this is instructions)	community property (see	\$	Ъ
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	Model:	Debtor 1 only	÷	the amount of any secured Creditors Who Have Clain	
	Year:	Debtor 2 only			##\$
	WI 4-11-11-1	Debtor 1 and Deb		Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	At least one of the	e debtors and another	onino proporty.	portion you own.
	Other information:		community property (see	\$	\$
		instructions)			
	<i>ples:</i> Boats, trailers, motors, pers o	TVs and other recreational vehic conal watercraft, fishing vessels, sn			
Exam	ples: Boats, trailers, motors, perso o es Make:	sonal watercraft, fishing vessels, sn Who has an interes		Do not deduct secured cla	d claims on <i>Schedule D:</i>
Exam	ples: Boats, trailers, motors, persons Base Make: Model:	sonal watercraft, fishing vessels, sn	owmobiles, motorcycle accesso	ories Do not deduct secured cla	d claims on <i>Schedule D</i> :
Exam	ples: Boats, trailers, motors, perso o es Make: Model:	sonal watercraft, fishing vessels, sn Who has an interes Debtor 1 only	owmobiles, motorcycle accesso	Do not deduct secured cla the amount of any securec Creditors Who Have Clain	d claims on Schedule Dans Secured by Property.
Exam	ples: Boats, trailers, motors, persons Base Make: Model:	who has an interes Debtor 1 only Debtor 1 and Deb	owmobiles, motorcycle accesso	Do not deduct secured cla	d claims on Schedule D: ns Secured by Property.
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Exam No You	ples: Boats, trailers, motors, persones Make: Model: Year: Other information:	Who has an interes Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the Check if this is instructions)	owmobiles, motorcycle accesso st in the property? Check one. tor 2 only e debtors and another	Do not deduct secured cla the amount of any securer Creditors Who Have Clain Current value of the entire property? \$ Do not deduct secured cla	d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$
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Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 11 of 56

Debtor 1

Joan First Name Heaton Last Name Middle Name

Case number (if known)_

Pe	rt 3:	Describe Your	Personal and Household Items	
Do	you o	wn or have any leç	gal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims
	•			or exemptions.
6.		hold goods and fu	-	
			es, furniture, linens, china, kitchenware	
	☐ No ☑ Ye		Personal household goods, including Sofas, loveseats, living room furniture, appliancesrefrigerator, iishwasher, stove, microwave, five beds, supplies, kids school supplies; Three personal computers	\$ <u>2,400.00</u>
+-7	Electro	L.		1
7.		oles: Televisions an	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ectronic devices including cell phones, cameras, media players, games	
	⊠ No			1
	∐ Ye	s. Describe		\$
8.	Collec	tibles of value		•
	Examp	stamp, coin, o	figurines; paintings, prints, or other artwork; books, pictures, or other art objects; r baseball card collections; other collections, memorabilia, collectibles	
		s. Describe		\$
q	Fauio	ment for sports an	ad habbies	
υ,	Examp	oles: Sports, photog and kayaks; c	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes arpentry tools; musical instruments	
	☑ No	s. Describe		\$
10	⊠ No	oles: Pistols, rifles,	shotguns, ammunition, and related equipment	\$
	.	L		j
11	Clothe . Exam		nes, furs, leather coats, designer wear, shoes, accessories	
	☐ No ☑ Ye	s. Describe	Personal clothing	\$200.00
12	. Jewel ı Examı	•	elry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
		gold, silver		
	☐ No ☑ Ye	s. Describe	Personal jewelry	<u>\$ 25.00</u>
13	Non-fa	ırm animals		
	Examp	oles: Dogs, cats, bi	rds, horses	
	⊠ No □ Ye	es. Describe		s
14	. Anv o	ther personal and	household items you did not already list, including any health aids you did not list	
17	_			
		os. Give specific formation		\$
15			all of your entries from Part 3, including any entries for pages you have attached	\$2,625.00
	for Pa	ırt 3. Write that nu	mber here	<u> </u>

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 12 of 56

Debtor 1

Joan		Heaton
First Name	Middle Name	Last Name

Case number (if known)_____

Part 4: Describe You	ur Financial Assets			
Do you own or have any	legal or equitable interest in	any of the following?		Current value of the portion you own?
				Do not deduct secured claims or exemptions.
16. Cash				
	have in your wallet, in your hon	ne, in a safe deposit box, and	on hand when you file your petition	
⊠ No				
☐ Yes			Cash;	\$
17. Deposits of money Examples: Checking, s and other si	avings, or other financial accou milar institutions. If you have m	ints; certificates of deposit; s ultiple accounts with the san	hares in credit unions, brokerage houses, ne institution, list each.	
□ No				
		Institution name:		
	17.1. Checking account:	CIBC		\$ <u>231.46</u>
	17.2. Checking account:			\$
	17.3. Savings account:	CIBC		<u>\$28.00</u>
	17.4. Savings account:			\$
	17.5. Certificates of deposit:			\$
	17.6. Other financial account:			\$
	17.7. Other financial account:			\$
	17.8. Other financial account:	·		\$
	17.9. Other financial account:			s
				Ψ
18. Bonds, mutual funds,	•			
Examples: Bond funds, ☑. No	investment accounts with broke	erage iirms, money market a	ccounts	
☐ Yes:	Institution or issuer name:		•	
				\$
				\$
				\$
	•			
19. Non-publicly traded st ап LLC, partnership, а		rated and unincorporated t	ousinesses, including an interest in	
⊠ No	Name of entity:		% of ownership:	
Yes. Give specific information about			%	\$
them			%	\$
				\$

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 13 of 56

Joan Heaton Debtor 1 Case number (if known) First Name Middle Name 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ⊠ No Issuer name: Yes. Give specific information about them..... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately.. Type of account: Institution name: 401(k) or similar plan: Cook County Retirement Pension Pension plan: Marquette Bank/Reliance Standard \$3,361.15 IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ⊠ No ☐ Yes..... Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) X No Yes..... Issuer name and description:

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 14 of 56

Debtor 1 Joan Heaton Case number (if known) Case number (if known)

24 Interests in an education IRA in an	account in a qualified ABLE program, or under a qualified state tuition progra	
26 U.S.C. §§ 530(b)(1), 529A(b), and		III.
☑ No		
	tion name and description. Separately file the records of any interests.11 U.S.C. § 5.	21(a):
ii suu	mon hame and description. Deparately life the records of any interests. 11 0.5.6. § 5.	<u>د ارن).</u>
		<u> </u>
		\$
		\$
	·	T
25. Trusts, equitable or future interests exercisable for your benefit	in property (other than anything listed in line 1), and rights or powers	
⊠ No		
☐ Yes. Give specific		WHENCH WAS AND THE STATE OF THE
information about them		\$
	ade secrets, and other intellectual property	
	ebsites, proceeds from royalties and licensing agreements	
☑ No		
Yes. Give specific information about them		\$
information about them.		
27. Licenses, franchises, and other ger	noral intangibles	
	licenses, cooperative association holdings, liquor licenses, professional licenses	
iXI No		
☑ No ☐ Yes Give specific		
 ☑ Yes. Give specific information about them 		\$
☐ Yes. Give specific		\$
☐ Yes. Give specific		\$ Current value of the
Yes. Give specific information about them		Current value of the portion you own?
Yes. Give specific information about them		Current value of the
Yes. Give specific information about them Money or property owed to you?		Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them Money or property owed to you?		Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them Money or property owed to you? 28. Tax refunds owed to you No		Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether	Federal:	Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns	State:	Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether	State:	Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns	State:	Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns	State:	Current value of the portion you own? Do not deduct secured
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State:	Current value of the portion you own? Do not deduct secured claims or exemptions.
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local:	Current value of the portion you own? Do not deduct secured claims or exemptions.
Yes. Give specific information about them Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local: lony, spousal support, child support, maintenance, divorce settlement, property settle	Current value of the portion you own? Do not deduct secured claims or exemptions.
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No	State: Local: cony, spousal support, child support, maintenance, divorce settlement, property settle Alimony:	Current value of the portion you own? Do not deduct secured claims or exemptions.
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No	State: Local: Hony, spousal support, child support, maintenance, divorce settlement, property settle Alimony: Maintenance:	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No	State: Local: Alimony: Maintenance: Support:	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No	State: Local: Hony, spousal support, child support, maintenance, divorce settlement, property settle Alimony: Maintenance:	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No	State: Local: Alimony: Maintenance: Support:	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No Yes. Give specific information	State: Local: Hony, spousal support, child support, maintenance, divorce settlement, property settlement. Alimony: Maintenance: Support: Divorce settlement. Property settlement	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local: Nony, spousal support, child support, maintenance, divorce settlement, property settle Alimony: Maintenance: Support: Divorce settlement: Property settlement: surrance payments, disability benefits, sick pay, vacation pay, workers' compensation	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No Yes. Give specific information	State: Local: Hony, spousal support, child support, maintenance, divorce settlement, property settlement. Alimony: Maintenance: Support: Divorce settlement. Property settlement	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No Yes. Give specific information	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: Property settlement: Property settlement: Property settlement surrance payments, disability benefits, sick pay, vacation pay, workers' compensation	Current value of the portion you own? Do not deduct secured claims or exemptions. \$
Yes. Give specific information about them. Money or property owed to you? 28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years. 29. Family support Examples: Past due or lump sum alim No Yes. Give specific information	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: Property settlement: Property settlement: Property settlement surrance payments, disability benefits, sick pay, vacation pay, workers' compensation	Current value of the portion you own? Do not deduct secured claims or exemptions. \$

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main

Document Page 15 of 56 Heaton Joan Case number (if known) Debtor 1 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company Surrender or refund value: Beneficiary: Company name: of each policy and list its value. ... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☑ No. Yes, Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☑ No ☐ Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ⊠ No ☐ Yes. Describe each claim..... 35. Any financial assets you did not already list X No Yes. Give specific information...... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached s 3,620.61 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned ☐ Yes. Describe.....

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, efectronic devices

Yes. Describe

☑ No.

39. Office equipment, furnishings, and supplies

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 16 of 56

Debtor 1	Joan First Name		Heaton	Case number (if known)	
	FIRST Name	Middle Name	Last Name		
40. Machine	ry, fixtures, e	quipment, suppli	es you use in busine	ess, and tools of your trade	
☑ No	4	MALLAL MA			_
Yes.	Describe				\$
	l	The state of the s			
44 Invantan					
41. Inventor	y		THAT SHALL AND A S		
	Describe				4
	and the second				J ²
40 1-44		·			
	in partnersn	ips or joint ventu	res		
☑ No	Dagariba				
u res.	Describe	Name of entity:		% of ownership:	
				%	\$
				%	\$
				%	\$
43 Cuntami	villeta malli-	g lists, or other c	omnilations		•
43. Custome	zi iiətə, iiidilif	ig iists, of other c	on:piiสแอกร		
	Do your lists	include personal	v identifiable inform	nation (as defined in 11 U.S.C. § 101(41A))?	
	⊠ No	•			
	Yes. Desc	ribe	WWW		
					\$
		L			_
44. Any bus	iness-related	property you did	not already list		
	Give specific				
	nation				\$
		-			\$
					\$
					\$
					Ψ
					\$
					\$
45. Add the	dollar value	of all of your entri	es from Part 5, inclu	ding any entries for pages you have attached	\$ 0.00
for Part	5. Write that i	umber here		→	\$0.00
	**************************************		evel www.ski.com.com.com.com.com.com.com.com.com.com		
Part 6:	Describe A	ny Farm- and Co	mmercial Fishing	g-Related Property You Own or Have an Interest Ir	l.
	if you own o	have an interest	in farmland, list it in	Part 1.	
46 Do you o	unis ar bana a	mu lawal ay awulta			
	or nave a So to Part 7.	ny tegal of equita	ore interest in any 18	arm- or commercial fishing-related property?	
	Go to line 47.				
					Current value of the
		•			portion you own?
		•			Do not deduct secured claims
47. Farm an	imals				or exemptions.
		oultry, farm-raised	fish		
⊠ No	•				
		THE RESERVE OF THE PARTY ACTIONS AND ASSESSMENT OF THE PARTY AND ASSESSMENT OF THE PARTY AND ASSESSMENT OF THE PARTY ASSESSMEN	-		
	. [Malli Marian Malayan and Marian Maria		\$

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main

Document Page 17 of 56 Heaton Joan Debtor 1 First Name 48. Crops-either growing or harvested ■ No. ☐ Yes. Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade ☐ Yes..... 50. Farm and fishing supplies, chemicals, and feed ☑ No ☐ Yes..... 51. Any farm- and commercial fishing-related property you did not already list ⊠ No ☐ Yes. Give specific information..... 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ⊠ No ☐ Yes. Give specific information..... 54. Add the dollar value of all of your entries from Part 7. Write that πumber here Part 8: List the Totals of Each Part of this Form \$246,000.00 55. Part 1: Total real estate, line 2 \$25,000.00 56. Part 2: Total vehicles, line 5 \$2,625.00 57. Part 3: Total personal and household items, line 15 \$3,620.61 58. Part 4: Total financial assets, line 36 \$0.00 59 Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 +\$0.00 \$31,245.61 62. Total personal property. Add lines 56 through 61..... Copy personal property total ->

\$277,245.61

63. Total of all property on Schedule A/B. Add line 55 + line 62.

Attachment Debtor: Joan Heaton Case No:

Attachment 1: Real Property

son, Chrstopher Heaton, having been deeded half of the property on August 26, 2016 in joint tenancy.

Attachment 2

Property personal curr value full non-numeric RMC

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 19 of 56

Fill in this	information to ide	ntify your case:	
Debtor 1	Joan		Heaton
2 2 2 3 1	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing	ng) First Name	Middle Name	Last Name
United State	es Bankruptcy Court fo	_{r the:} Northern District	t of Illinois
Case numbe (If known)	er		

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.		emptions are you claiming?			
		ning state and federal nonbank ning federal exemptions. 11 U.		J.S.C. § 522(b)(3)	
2.	For any propert	y you list on Schedule A/B th	nat you claim as exemp	ot, fill in the information below.	
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption.	
	Brief description:	See Attachment 1	\$ <u>246,000.00</u>	∑ \$ 15,000.00	735 ILCS 5/12-901
	Line from Schedule A/B:	1.1		☐ 100% of fair market value, up to any applicable statutory limit	
	Brief description:	See Attachment 2	\$ 231.46	∑ \$ 231.46	735 ILCS 5/12-1001(b)
	Line from Schedule A/B:	17.1		☐ 100% of fair market value, up to any applicable statutory limit	
	Brief description:	See Attachment 3	\$ <u>28.00</u>	∑ \$ 28.00	735 ILCS 5/12-1001(b)
:	Line from Schedule A/B:	17.3		☐ 100% of fair market value, up to any applicable statutory limit	
3.		ng a homestead exemption o		s filed on or after the date of adjustment.)
	⊠ No			1,215 days before you filed this case?	
	☐ No ☐ Yes				

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 20 of 56

Debtor 1

Joan	Heaton	

łame Middie Name Las

Case number (# known)_____

Part	24
------	----

Additional Page

	on of the property and line /B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	See Attachment 4	\$ 2,000.00	४ \$ 2,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	6		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	Personal clothing	<u>\$</u> 200.00	3 \$ 200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	11		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	Personal jewelry	\$_25.00	☒ \$ 25.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	12		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	Three personal computers	\$ 400.00	∑ \$ 400.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	6		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	See Attachment 5	\$		11 USC § 522(b)(3)(C)
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$		
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B.			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	\(\sigma\) \$	
Line from Schedule A/B:	·		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	\$	
Line from Schedule A/B:	· · · · · · · · · · · · · · · · · · ·		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<u> </u>	
Line from S <i>chedule A/B:</i>	· .		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	

Attachment Debtor: Joan Heaton Case No:

Attachment 1

312 Wabena Ct.

This property is half-owned by the debtor's son, Chrstopher Heaton, having been deeded half of the property on August 26, 2016 in joint tenancy.

Attachment 2

Checking Account with CIBC

Attachment 3

Savings Account with CIBC

Attachment 4

Personal household goods, including Sofas, loveseats, living room furniture, appliances--refrigerator, dishwasher, stove, microwave, five beds, supplies, kids school supplies

Attachment 5

Pension Plan with Cook County Retirement Pension

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 22 of 56

Fill in this information to identify your case				
Debtor 1 Joan Heaton	· ·			
First Name Middle Na Debtor 2	mc Last Name			
(Spouse, if filing) First Name Middle Na				
United States Bankruptcy Court for the: Norther	n District of Illinois			
Case number (if known)			☐ Check if	this is an
			amende	d filing
Official Form 106D				
Schedule D: Creditors	Who Have Claims Secure	d by Prop	erty	12/15
information. If more space is needed, copy additional pages, write your name and case 1. Do any creditors have claims secured it	by your property?	nd attach it to this f	form. On the top of a	
 ✓ No. Check this box and submit this for ✓ Yes. Fill in all of the information below 	m to the court with your other schedules. You have nothi	ng else to report on	this form.	
Part 1: List All Secured Claims		Column A	Column B	Column C
for each claim. If more than one creditor h	nore than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. habetical order according to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1 Ally Financial	Describe the property that secures the claim:	\$ 27,196.15	\$ 25,000.00	_{\$} 27,196.15
Creditor's Name P.O. Box 380901 Number Street	2016 Dodge Dart with 16000 miles.			
·	As of the date you file, the claim is: Check all that apply.	1		
Bloomington MN 55438	Contingent Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.		•	
Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	•		
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit☐ Other (including a right to offset)	ē.		
Check if this claim relates to a community debt		-		•
Date debt was incurred	Last 4 digits of account number	,		
CIBC Bank USA	Describe the property that secures the claim:	\$ <u>40,517.00</u>	\$ <u>246,000.00</u>	\$ <u>0.00</u>
Creditor's Name 120 S. Lasalle St., Suite 400 Number Street				
	As of the date you file, the claim is: Check all that apply.			•
Chicago IL 60603 City State ZIP Code	Contingent Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.		•	
☑ Debtor 1 only	 An agreement you made (such as mortgage or secured car loan) 			
Debtor 2 only Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)			
Check if this claim relates to a community debt	Grief (including a fight to onset)	- .		
Date debt was incurred	Last 4 digits of account number	um jarakan kan kan siikan ka kiisid Y 20 da dayad ja dalijaa ja ka tu pulabad ya aay kan ka da ka ka ka ka ka Kan jarakan kan kiisid ka ka kiisid Y 20 da dayad ja dalijaa ja ka tu pulabad ya aay ka ka ka ka ka ka ka ka k		
Add the dollar value of your entries in	Column A on this page. Write that number here:	\$ 67,713.15	_	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 23 of 56

Debtor 1	Joan Heaton	Case numb	IEГ (if known)		
Part 1:	Additional Page	page, number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the	Column B Value of collateral that supports this	Column C Unsecured portion
:	by 2.4, and so forth.		Do not deduct the value of collateral.	claim	lf any
	lls Fargo	Describe the property that secures the claim:	\$ 156,957.95	\$ 246,000.00	\$
	or's Name 0. Box 10335]		
Numbe					
Des	s Moines IA 50306 State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Who o	wes the debt? Check one.	Nature of lien. Check all that apply.			
	btor 1 only	An agreement you made (such as mortgage or secured			
	btor 2 only btor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
	least one of the debtors and another	Judgment lien from a lawsuit	•		
	eck if this claim relates to a	Other (including a right to offset)	_		
	mmunity debt	Last 4 digits of account number			
	lebt was incurred				
2.4 Credite	or's Name	Describe the property that secures the claim:	\$	\$	\$
Numbe	er Street	As of the date you file, the claim is: Check all that apply.	_		
		Contingent	-		
	01-1-	☐ Unliquidated			
City	State ZIP Code	☐ Disputed			
_	owes the debt? Check one.	Nature of lien. Check all that apply.			
☐ Del	btor 2 only	An agreement you made (such as mortgage or secured car loan)			
_	btor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	least one of the debtors and another	☐ Judgment lien from a lawsuit☐ Other (Including a right to offset)	_		
	neck if this claim relates to a mmunity debt		_		
Date d	lebt was incurred	Last 4 digits of account number		4	
25		Describe the property that secures the claim:	\$		\$\$
	tor's Name	and property macrossics the stalling			
Numb	per Street	-			
		As of the date you file, the claim is: Check all that apply			
,		 As of the date you file, the claim is: Check all that apply Contingent 	-		
City	State ZIP Code	Unliquidated			
••-		Disputed			
_	owes the debt? Check one.	Nature of lien. Check all that apply.			
	ebtor 1 only ebtor 2 only	An agreement you made (such as mortgage or secured car loan)	+ .		
☐ De	ebtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
☐ At	least one of the debtors and another	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)	_		
	heck if this claim relates to a ommunity debt		-		
Date o	debt was incurred	Last 4 digits of account number		-	
	Add the dollar value of your entrie	es in Column A on this page. Write that number here	: \$ 156,957.95	_	
	If this is the last page of your form	n, add the dollar value totals from all pages.	\$ 224,671.10	1	
	Write that number here:		T	-1	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 24 of 56

Fill in this in	formation to identify	your case:		
Debtor 1	Joan Heaton	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern District	of Illinois	
Case number (If known)				

☐ Check if this is an amended filling

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Do any creditors have priority unsecured claim	s against you?			
No. Go to Part 2.	- ·			
🗴 Yes.				
•	editor has more than one priority unsecured claim, list the	a araditar assa.	antalis farianal	l-i
each claim listed, identify what type of claim it is. If	a claim has both priority and nonpriority amounts, list the	ie creditor sepai	ately for each	rciaim. For
nonpriority amounts. As much as possible, list the o	claims in alphabetical order according to the creditor's n	ame İf vou hav	e more than t	wo priority
unsecured claims, fill out the Continuation Page of	Part 1. If more than one creditor holds a particular claim	i, list the other o	reditors in Pa	rt 3.
	nstructions for this form in the instruction booklet.)			
	· •	Total claim	Priority	Nonpriori
		Control of the contro	amount	amount
Priority Creditor's Name	Last 4 digits of account number	\$	_ \$	_ \$
Fronty Creditor a marite	368			
Number Street	When was the debt incurred?			
- State				
	As of the date you file, the claim is: Check all that apply	/.		
City State ZIP Code	☐ Contingent			
	Unliquidated			
Who incurred the debt? Check one.	☐ Disputed			
Debtor 1 only				
Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	□ Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government			
☐ Check if this claim is for a community debt	Claims for death or personal injury while you were			
Is the claim subject to offset?	intoxicated			100
☐ No	Other. Specify	_		
Yes				
				ili di
Priority Creditor's Name	Last 4 digits of account number	\$. \$	\$
	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply	<i>.</i> .		
•	☐ Contingent			
City State ZIP Code	Unliquidated	•		
Who incurred the debt? Check one.	☐ Disputed			
Debtor 1 only				
Debtor 2 only	Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	☐ Domestic support obligations			
At least one of the debtors and another	Taxes and certain other debts you owe the government		•	
☐ Check if this claim is for a community debt	 Claims for death or personal injury while you were intoxicated 	•		
Is the claim subject to offset?	Other, Specify			
□ No				
☐ Yes				

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 25 of 56

Debtor 1

	LE. C.	
Joan	Heaton	

Last Name

Case number (if known)_____

) Hat Hattie Miladia Fourita		
Pai	t 2: List All of Your NONPRIORITY Unsecured Claims		
	Do any creditors have nonpriority unsecured claims against you No. You have nothing to report in this part. Submit this form to the Yes		
	List all of your nonpriority unsecured claims in the alphabetical or priority unsecured claim, list the creditor separately for each claim. Fo included in Part 1. If more than one creditor holds a particular claim, liftle out the Continuation Page of Part 2.	r each claim listed, identify what type of claim it is. Do not list	claims already
	ini out the Continuation rage of rait 2.		Total claim
.1	Capital One, N.A. Nonpriority Creditor's Name	Last 4 digits of account number	_{\$} 6,118.00
	P.O. Box 30253 Number Street	When was the debt incurred?	
	Salt Lake City UT 84130 City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Check one. Debtor 1 only	□ Contingent □ Unliquidated □ Disputed	
	□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset? ☑ No ☐ Yes	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card Charges</u> 	3
1.2	Chase Bank USA , N.A.	Last 4 digits of account number	\$ <u>4,128.00</u>
	Nonpriority Creditor's Name P.O. Box 15298 Number Street	When was the debt incurred?	
	Wilmington DE 19850 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent	
	Who incurred the debt? Check one. Debtor 1 only	☐ Unliquidated ☐ Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset? ☑ No ☐ Yes	☐ Debts to pension or profit-sharing plans, and other similar debt ☐ Other. Specify Credit Card Charges	ŝ
4.3	Chase/Bank One Card Serv Nonpriority Creditor's Name	Last 4 digits of account number	\$ 2,779.00
	P.O. Box 15298 Number Street	When was the debt incurred?	
	Wilmington DE 19850 City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
	Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated	
	□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debt	s
	⊠ No □ Yes	Other. Specify Credit Card Charges	

Document

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Page 26 of 56

Debtor 1

Joan Heaton

Last Name

Case number (if known)

listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
CIBC Bank USA	Last 4 digits of account number	\$ 14.00
Nonpriority Creditor's Name 120 S. Lasalle St., Suite 400	When was the debt incurred?	•
Number Street Chicago IL 60603	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code Who incurred the debt? Check one. Debtor 1 only	☐ Contingent ☐ Unliquidated ☐ Disputed	
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
□ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes	 □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Personal Loan 	
Kohl's Department Store	Last 4 digits of account number	\$ 2,197.00
Nonpriority Creditor's Name P.O. Box 3115	When was the debt incurred?	
Number Street Milwaukee WI 53201	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code Who incurred the debt? Check one.	☐ Contingent☐ Unliquidated☐ Disputed	
☑ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Sthe claim subject to offset? ☑ No ☐ Yes	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other, Specify Credit Card Charges	
SYNCB/JC Penney	Last 4 digits of account number	\$ 1,409.00
Nonpriority Creditor's Name P.O. Box 965007	When was the debt incurred?	
Number Street Orlando FL 32896	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated ☐ Disputed	•
☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	

Document

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Page 27 of 56

Debtor 1

Joan Heaton

Middle Name

Last Name

Case number (if known)_

7.51	74 Your NONPRIORITY Onsecured Claims —Continua		
Afte	r listing any entries on this page, number them beginning with	4.5, followed by 4.6, and so forth.	Total claim
1.7	SYNCB/Lane Gallery Nonpriority Creditor's Name	Last 4 digits of account number	\$ 902.00
	C/o P.O. Box 965036	When was the debt incurred?	
	Number Street Orlando FL 32896-5036	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated ☐ Disputed	
	☑ Debtor 1 only☑ Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	☐ Check if this claim is for a community debt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	•
	Is the claim subject to offset?	☑ Other. Specify Credit Card Charges	
	☑ No ☐ Yes		
4.8	SYNCB/LOWES	Last 4 digits of account number	\$ <u>1,071.00</u>
	Nonpriority Creditor's Name P.O. Box 965005	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896 City State ZIP Code	□ Contingent □ Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	☐ Debtor 1 only ☐ Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Student loans	
		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? ☑ No	☑ Other Specify Credit Card Charges	
	□ Yes		
4.9	The Harry Day MODNA	Last 4 digits of account number	\$ 913.00
	The Home Depot/CBNA Nonpriority Creditor's Name		
	P.O. Box 6497	When was the debt incurred?	
	Number Street SD 57117-6497	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	Contingent	
	Who incurred the debt? Check one.	☐ Unliquidated☐ Disputed	•
	☑ Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that	
		you did not report as priority claims	
	Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts Other, Specify Credit Card Charges	
	Is the claim subject to offset? ☑ No	Other, Specify Credit Gard Charges	
	☐ Yes		

Document

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Page 28 of 56

Joan Heaton
First Name Middle Name

6j. Total. Add lines 6f through 6i.

Case number (if known)

Add the Amounts for Each Type of Unsecured Claim

		•			
6. Total the a	mo mo	unts of certain types of unsecured claims. This inform unts for each type of unsecured claim.	ation	is for statistical reporting purpo	ses only. 28 U.S.C. §159.
				Total claim	
Total claims	6a	Domestic support obligations	6a.	\$ <u>0.00</u>	
from Part 1	6b	Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>	
	6d	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$ 0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>	
				Total claim	
Total claims	6f.	Student loans	6f.	\$ <u>0.00</u>	
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ \$19,531.00	

\$19,531.00

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 29 of 56

and the			_			
-Fill	ın uns i	mormation to r	dentify your case:		- 	
Deb	tor	Joan Heaton First Name	Middle Name	Last Name		
	otor 2) First Name	Middle Name	Last Name		
			for the: Northern District of III			
			ioi (iie			_
	e number nown)					☐ Check if this is an amended filing
L						arriorided ming
∩ff	icial	Form 106	SG.			
				troote end	Ulnovnirod Loggos	40/45
					Unexpired Leases	12/15
infor	mation.	If more space	te as possible. It two marri is needed, copy the addition r name and case number (i	nal page, fill it out, no	ogether, both are equally responsible for a number the entries, and attach it to this page	ge. On the top of any
	-	-	utory contracts or unexpire			
					dules. You have nothing else to report on thi e listed on <i>Schedule A/B: Property</i> (Official F	
					ract or lease. Then state what each contro	
	example	e, rent, vehicle ed leases.	lease, cell phone). See the	instructions for this for	m in the instruction booklet for more example	es of executory contracts and
					State what the contract or lease	ie for
· Y1	Person	or company w	th whom you have the con	tract or lease	State what the contract or lease	15 101
2.1		•		•	•	
,	Name				_	
	Number	Street			_	
	O:11-		State ZIP Code		_	
	City		State ZIP Code			<u> </u>
2.2					<u> </u>	
	Name		•			
made and common delay.	Number	Street			-	
	City		Štate ZIP Code			Automoti s transcente de la company de l
2.3						
	Name				-	
	Number	Street			-	
					_	
Seawer-	City	enga negara na 14 a dina 1600 mata <u>na manana na manana</u>	State ZIP Code		· · · · · · · · · · · · · · · · · · ·	A CANCEL CO. STATE OF THE STATE
2.4	Mana					
	Name					
word freeze and the first of th	Number	Street		:	-	
AND ASSESSMENT OF	City		State ZIP Code		Applyworker states are a second as a secon	
2.5		en e	A PARTIE AND A PAR		The second secon	
	Name				_	
	Number	Street			· 	
	Number	Sueet			_	•
			01.1. 715.0.1.			

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 30 of 56

Fill in this in	formation to iden	tify your case:		
Debtor 1	Joan Heaton			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for t	the: Northern District of III	linois	-
Case number ((f known)				

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

		you are filing a joint case, do	not list either spouse as a	codebtor.)
⊠ N	-			
☐ Y				
Arizoi	na, California, Idaho, Louisia	ա lived in a community prop ana, Nevada, New Mexico, Pt		Community property states and territories include gton, and Wisconsin.)
	o. Go to line 3.			
		spouse, or legal equivalent li	ve with you at the time?	,
	No No			
L	Yes. In which community	state or territory did you live?	Fi	ll in the name and current address of that person.
	Name of your spouse, former spo	ouse, or legal equivalent		
	Number Street			
	City	State	ZIP Code	
				your spouse is filing with you. List the person
Sche), <i>Schedule E/F</i> (Official For		lake sure you have listed the creditor on G (Official Form 106G). Use <i>Schedule D</i> ,
Sche Sche	dule D (Official Form 106D), <i>Schedule E/F</i> (Official For		G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the de
Sche Sche Colu	dule D (Official Form 106D dule E/F, or Schedule G to), <i>Schedule E/F</i> (Official For		G (Official Form 106G). Use Schedule D,
Schei Schei Colu	dule D (Official Form 106D dule E/F, or Schedule G to umn 1: Your codebtor), <i>Schedule E/F</i> (Official For		G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the de
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Sche Sche Colu	dule D (Official Form 106D dule E/F, or Schedule G to amn 1: Your codebtor), <i>Schedule E/F</i> (Official For		G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the de Check all schedules that apply: Schedule D, line
Schei Schei Colu	dule D (Official Form 106D dule E/F, or Schedule G to amn 1: Your codebtor), <i>Schedule E/F</i> (Official For		G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the december of the check all schedules that apply: Graph Schedule D, line Graph Schedule E/F, line
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Schein Schlieben Schein Schlieben Schein Schlieben Schein Schlieben Schliebe	dule D (Official Form 106D dule E/F, or Schedule G to mn 1: Your codebtor ber Street	o), <i>Schedule E/F</i> (Official For of fill out Column 2.	rm 106E/F), or Schedule (G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 3: The creditor of
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Schein Sc	dule D (Official Form 106D dule E/F, or Schedule G to umn 1: Your codebtor Be Street Street	o), <i>Schedule E/F</i> (Official For of fill out Column 2.	rm 106E/F), or Schedule (G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 2: The creditor to whom you owe the detection of the column 3: The creditor of

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 31 of 56

Fill in this inform	ation to identify y	our case:					
ebtor 1 Joan	n Heaton	Middle Name	Last Name				
Pirst N Debtor 2	ame	Mildale Name	Last ivanie				
Spouse, if filing) First N			Last Name				
Inited States Bankru	iptcy Court for the: _	Northern District of Illinois					
Case number					Check if thi		
					An ame	~	
						ement showing post-petition 13 income as of the following dat	e:
fficial Form	1061				MM / DD	/ YYYY	
chadul	e I. Vou	r Income				12/	15
polying correct	information. If you and your spous	ı are married and not filir e is not filing with you, d	าg jointly, and yoย lo not include info	r spou rmatio	se is living with yo n about your spou	2), both are equally responsible fo u, include information about your s se. If more space is needed, attach own). Answer every question.	spou
	cribe Employm		es, write your nam	e anu	case number (n kn	own, Answer every question.	
. Fill in your em	ployment		Debtor 1			Debtor 2 or non-filing spouse	
If you have mo attach a separa information ab- employers.		Employment status		ed		☐ Employed ☐ Not employed	
self-employed		Occupation	Retired				
Occupation ma or homemaker	ay Include student r, if it applies.						
		Employer's name	Retired				
	*	Possilaria da decesar					
		Employer's address	Number Street			Number Street	
			City	State	ZIP Code	City State ZIP Co	
			·	State	ZIP Code	GRY State ZIF OC	uo
		How long employed the	ere?				
		33 .41.1 . b					
		Monthly Income					
	ithly income as of you are separated		m. If you have noth	ing to r	eport for any line, w	rite \$0 in the space. Include your non-	hiling
If you or your r	non-filing spouse h	ave more than one employ		rmatio	n for all employers f	or that person on the lines	
below. If you n	eed more space, a	ttach a separate sheet to t	his form.				
					For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly deductions).	gross wages, sal If not paid monthly,	ary, and commissions (b calculate what the monthl	efore all payroll y wage would be.	2.	\$_2,897.64	\$ 0.00	
3. Estimate and	d list monthly ove	rtime pay.		3.	+ \$ 0.00	+ \$0.00	
4. Calculate gr	oss income. Add l	ine 2 + line 3.		4.	\$ 2,897.64	\$_0.00	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 32 of 56

Debtor 1 Joan Heaton Case number (if known Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$ 2,897.64 \$ 0.00 Copy line 4 here 5. List all payroll deductions: \$ 0.00 s 316.42 5a. Tax, Medicare, and Social Security deductions 5a. \$ 0.00 \$ 0.00 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ 0.00 5d. Required repayments of retirement fund loans \$ 0.00 \$ 0.00 5d. \$ 0.00 \$ 576.00 5e. Insurance 5e \$ 0.00 \$ 0.00 5f. Domestic support obligations 5f. \$ 0.00 \$ 0.00 5g. Union dues 5g. \$ 0.00 5h. Other deductions. Specify: 5h. \$ 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h. 6. \$ 892.42 \$ 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 2,005.22 \$ 0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$ 0.00 \$ 0.00 monthly net income. 8a. \$ 0.00 \$ 0.00 8b. Interest and dividends 8b. 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$ 0.00 \$ 0.00 settlement, and property settlement. 8c. \$ 0.00 \$ 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. \$ 0.00 \$ 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental \$ 0.00 \$ 0.00 Nutrition Assistance Program) or housing subsidies. Specify: 8f. 8g. 8g. Pension or retirement income \$ 0.00 \$ 0.00 8h. Other monthly income. Specify: Contribution of Michelle Gaynor + \$ 1,000.00 + \$ 0.00 8h. 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$ 1,000.00 \$ 0.00 Calculate monthly income. Add line 7 + line 9. \$ 3,005.22 \$ 0.00 3,005,22 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$ 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income, 3,005.22 Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies 12.

☐ No.

Yes, Explain:

13. Do you expect an increase or decrease within the year after you file this form?

Combined monthly income

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 33 of 56

Fill in this information to identify your case:					
Debtor 1 Joan Heaton	Check if this	ie.			
First Name Middle Name Last Name					
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	A supple	ided tiling ment showing post-	netition chapter 13		
United States Bankruptcy Court for the: Northern District of Illinois		enses as of the following date:			
Case number(If known)	MM / DD	/ YYYY			
Official Form 106J					
Schedule J: Your Expenses			12/15		
Be as complete and accurate as possible, if two married people are fi information. If more space is needed, attach another sheet to this for (if known). Answer every question.	lling together, both are equally ream. On the top of any additional pa	sponsible for supplyi ages, write your nam	ng correct e and case number		
Part 1: Describe Your Household					
1. Is this a joint case?					
☑ No. Go to line 2.☑ Yes. Does Debtor 2 live in a separate household?					
No☐ Yes. Debtor 2 must file Official Forms 106J-2, Expenses to	for Separate Household of Debtor 2.				
2. Do you have dependents? 🔀 No	Dependent's relationship to	Dependent's	Does dependent live		
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Or Debtor 1 or Debtor 2	age	with you?		
Do not state the dependents'			Yes		
names.			☐ No		
			☐ Yes		
			☐ No ☐ Yes		
1			☐ No		
			☐ Yes		
			☐ No ☐ Yes		
3. Do your expenses include expenses of people other than yourself and your dependents?					
Part 2: Estimate Your Ongoing Monthly Expenses					
Estimate your expenses as of your bankruptcy filing date unless your expenses as of a date after the bankruptcy is filed. If this is a supplicable date. Include expenses paid for with non-cash government assistance if	emental <i>Schedule J</i> , check the bo you know the value of	ment in a Chapter 13 ox at the top of the fo Your exp	rm and fill in the		
such assistance and have included it on Schedule I: Your Income (4. The rental or home ownership expenses for your residence. Incl		Section Section (Section 1997)	AND		
any rent for the ground or lot.	ude is at mortgago paymonto ano	4. \$ <u>1,671.45</u>			
If not included in line 4:		4- 60.00			
4a. Real estate taxes		4a. \$ 0.00 4b. \$ 0.00			
4b. Property, homeowner's, or renter's insurance		4b. \$ <u>0.00</u> 4c. \$0.00			
4c. Home maintenance, repair, and upkeep expenses		4d. \$0.00			
4d. Homeowner's association or condominium dues		4u. \$\overline{\psi}\cdot\cdot\cdot\cdot\cdot			

Entered 01/18/18 16:50:38 Desc Main Filed 01/18/18 Case 18-01517 Doc 1 Page 34 of 56 Document

Debtor 1

Joan Heaton Case number (# known) Your expenses \$ 0.00 5. Additional mortgage payments for your residence, such as home equity loans 6. Utilities:

ю.	Othities:		
:	6a. Electricity, heat, natural gas	6a.	\$ 100,00
	6b. Water, sewer, garbage collection	6b.	\$ 0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 0.00
	6d. Other. Specify:	6d.	\$ 0.00
7.	Food and housekeeping supplies	7.	<u>\$ 125.00</u>
8.	Childcare and children's education costs	8.	\$ 0.00
9.	Clothing, laundry, and dry cleaning	9.	\$ 0.00
.10.	Personal care products and services	10.	\$ 30.00
11.	Medical and dental expenses	11.	\$ 40.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$_0.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$_50.00
14	Charitable contributions and religious donations	14.	\$ 0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	1 5a.	\$ 0.00
	15b. Health insurance	15b.	\$ 0.00
	15c. Vehicle insurance	15c.	\$_75.00
	15d. Other insurance. Specify:	15d.	\$_0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$ 0.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ <u>476.00</u>
:	17b. Car payments for Vehicle 2	17b.	\$ 0.00
:	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$_0.00
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$ 0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incomp	ne.	
	20a. Mortgages on other property	20a.	\$ 0.00
	20b. Real estate taxes	20b.	\$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	20e. Homeowner's association or condominium dues	20e.	\$ 0.00

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 35 of 56

Debtor 1	Joan Heat	On Middle Name	Last Name	Case number (# know	7)	
21. Oth	ner. Specify:				21.	+\$_0.00
22a 22b		ough 21. nonthly expense	s for Debtor 2), if any, from Official F ilt is your monthly expenses.	Form 106J-2	22.	\$ 2,567.45 \$ 2,567.45
23. Calc	ulate your mon	thly net income	».			
23a.	Copy line 12 ()	our combined r	nonthly income) from Schedule I.		23a.	\$_3,005.22
23b.	Copy your mor	nthly expenses f	rom line 22 above.		23b.	- \$ 2,567.45
23c.	-	nonthly expense our monthly net	es from your monthly income. income.		23c.	\$ 437.77
24. Do y	ou expect an in	crease or decr	ease in your expenses within the	year after you file this form?		
	-	-	paying for your car loan within the y crease because of a modification to			
	ło.					
	es. Explain l	iere:				

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 36 of 56

Debtor 1	Joan		Heaton
Deptor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the:	Northern Distric	t of Illinois

☐ Check if this is an amended filling

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

- 13 2000 10 10 10 10 10 10 10 10 10 10 10 10	0.00
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	246 000 00
1b. Copy line 62, Total personal property, from Schedule A/B	\$ <u>31,245.61</u>
1c. Copy line 63, Total of all property on Schedule A/B	\$ <u>277,245.61</u>
Part 2. Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule in	224 674 40
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ _{\$ 19,531.00}
co. Copy the total diametric field and a first and a f	
Your total li	abilities \$ <u>244,202.10</u>
	abilities \$ <u>244,202.10</u>
Your total li	2 005 22

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 37 of 56

				J		
Debtor 1	Joa <u>n</u>		Heat	on	Case number (if known)	
	First Name	Middle Name	Last Name			

Part 4: Answer These Questions for Administrative and Statistical Records		
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?		
\square No. You have nothing to report on this part of the form. Check this box and submit this for \boxtimes Yes	orm to the court with your	other schedules.
7. What kind of debt do you have?	amen danaka kapitan na mmara sa sang 14 nila mana ngapang paga pagang 1991 ng 1945 ng mining	
Your debts are primarily consumer debts. Consumer debts are those "incurred by an family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purpose.	individual primarily for a ses, 28 U.S.C, § 159,	personal,
Your debts are not primarily consumer debts. You have nothing to report on this part this form to the court with your other schedules.	of the form. Check this b	ox and submit
 From the Statement of Your Current Monthly Income: Copy your total current monthly income: Topy your total current monthly income: Copy your total current monthly income: Copy your total current monthly income: Topy your total current monthly income: Copy your total curren	come from Official	\$ <u>4,897.64</u>
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :		en e
	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>	
9d. Student loans. (Copy line 6f.)	s 0.00	
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) 	\$0.00	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>	
9g. Total. Add lines 9a through 9f.	<u>\$ 0.00</u>	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 38 of 56

ria in mis	intormation to identify y	our case:		
Debtor 1	Joan Heaton			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filin	ig) First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the: _	Northern	District Of Illinois	
Case numbe	er		THE ST CHAPTER	

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

Check if this is an amended filing

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is N	IOT an attorney to help you fill out bankruptcy forms?
⊠ No	
Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
Under penalty of perjury, I declare that I have re that they are true and correct.	ead the summary and schedules filed with this declaration and
Signature of Debtor 1	Signature of Debtor 2
Date 01/18/2018 MM / DD / YYYY	Date

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 39 of 56

Afficial Form 107 tatement of Financial Affairs for Individuals Filing for Bankruptcy as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case miber (if known). Answer every question. Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married No warried During the last 3 years, have you lived anywhere other than where you live now? No yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 Debtor 2: Ived there Same as Debtor 1 Same as Debtor 2 Same as Debtor 1 Same as Debtor 3 Same	ran an ans m	formation to identify	your case:			
State Normal State Normal State Normal State Normal State Normal State Normal State St	ebtor 1	Joan		Heaton		
### Asset Northern District of Illinois #### Asset Northern District of Illinois ####################################	CDIOI I		Middle Name			
Intend States Bankruptey Court for the: Northern District of Illinois are number Check if this is arrended filling fficial Form 107 Exterment of Financial Affairs for Individuals Filing for Bankruptcy or as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct rimation. If more space is needed, attach a separate shoot to this form. On the top of any additional pages, write your name and case other (if known). Answer every question. Set 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not ma		First Name	Middle Name	Last Name		
Check if this is amended filling						
Check if this is amended filling	iited States i	Bankruptcy Court for the:	Troitine III Diotrict o	· miriolo		
### Additional Form 107 ### Eatement of Financial Affairs for Individuals Filing for Bankruptcy ### On as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct armation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case on the reference of the possible for supplying correct armation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case other (if known). Answer every question. ###################################						☐ Check if this is a
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rmation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case ober (if known). Answer every question. Int 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Same as Debtor 1 Number Street To Number Street To Same as Debtor 1	atem	ent of Final	ncial Affai	rs tor indiv	iduals Filing for Banki	ruptcy 04
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Debtor 2: Dates Debtor lived there ☐ Same as Debtor 1 ☐ Same as Debtor 1 ☐ Same as Debtor 1 Number Street To Number Street To City State ZIP Code ☐ Same as Debtor 1 ☐ Same as Debtor 1 ☐ Same as Debtor 1 ☐ Same as Debtor 1 ☐ Same as Debtor 1	Mihat la v	our ourront morital of	totus?			
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1: Debtor 2: Dates Debtor 1: Same as Debtor 1: Number Street To Dived there Dates Debtor 2: Dates Debtor 2: Dates Debtor 2: Dates Debtor 3: Same as Debtor 1 From To Dived there Same as Debtor 1 From To Same as Debtor 1 Dates Debtor 2: Dates Debtor 2: Dates Debtor 2: Dates Debtor 3: Same as Debtor 1 From	☐ Marrie	ed narried		other than where ye	ou live now?	·
Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 2 From	☐ Marrie ☑ Not m	ed narried		other than where yo	ou live now?	
Number Street To	☐ Marrie ☑ Not m During th ☑ No	ed narried ne last 3 years, have y	ou lived anywhere	•		
Number Street To	☐ Marrie ☐ Not m During th ☐ No ☐ Yes. I	ed narried ne last 3 years, have y List all of the places yo	ou lived anywhere	years. Do not include Dates Debtor 1	where you live now.	
Number Street To Number Street To To City State ZIP Code Same as Debtor 1	☐ Marrie ☐ Not m During th ☐ No ☐ Yes. I	ed narried ne last 3 years, have y List all of the places yo	ou lived anywhere	years. Do not include Dates Debtor 1	where you live now. Debtor 2:	lived there
To T	☐ Marrie ☐ Not m During th ☐ No ☐ Yes. I	ed narried ne last 3 years, have y List all of the places yo	ou lived anywhere	years. Do not include Dates Debtor 1	where you live now. Debtor 2:	lived there
City State ZIP Code City State ZIP Code ☐ Same as Debtor 1 ☐ Same as Deb	☐ Marrie ☐ Not m During th ☐ No ☐ Yes. [ed narried ne last 3 years, have y List all of the places yo	ou lived anywhere	years. Do not include Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	lived there
☐ Same as Debtor 1 ☐ Same as Deb	☐ Marrie ☐ Not m During th ☐ No ☐ Yes. t	ed narried le last 3 years, have y List all of the places yo otor 1:	ou lived anywhere	years. Do not include Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	lived there Same as Debto
☐ Same as Debtor 1 ☐ Same as Deb	☐ Marrie ☐ Not m During th ☐ No ☐ Yes. t Deb	ed narried le last 3 years, have y List all of the places yo otor 1:	ou lived anywhere	years. Do not include Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	lived there Same as Debto
From From From	☐ Marrie ☐ Not m During th ☐ No ☐ Yes. t Deb	ed narried le last 3 years, have y List all of the places yo otor 1:	ou lived anywhere	years. Do not include Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	lived there Same as Debto
From From From	Marrie Mot m During th No Yes. t Deb	ed narried le last 3 years, have y List all of the places yo ntor 1:	ou lived anywhere u lived in the last 3	years. Do not include Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1 Number Street	lived there Same as Debto From To
From From From	Marrie Mot m During th No Yes. t Deb	ed narried le last 3 years, have y List all of the places yo ntor 1:	ou lived anywhere u lived in the last 3	years. Do not include Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1 Number Street City State ZIP C	Same as Debto
Number Street Number Street	Marrie Mot m During th No Yes. t Deb	ed narried le last 3 years, have y List all of the places yo ntor 1:	ou lived anywhere u lived in the last 3	years. Do not include Dates Debtor 1 lived there From To	where you live now. Debtor 2: Same as Debtor 1 Number Street City State ZIP C	lived there Same as Debto From To

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

City

State

ZIP Code

- Ŭ No
- ☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

State ZIP Code

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 40 of 56

tor 1	Joan Heaton	Name -	Case nui	mber (if known)	
	First Name Middle Name Last i	1ame		.*	
rt 2:	Explain the Sources of Your Inc	ome			
Fill ir	you have any income from employment n the total amount of income you received u are filing a joint case and you have inco	I from all jobs and all busin	nesses, including part-tim	ne activities.	ar years?
.	No				
× Y	Yes. Fill in the details.				
		Debtor 1		Debtor 2	alle dies et endek
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$ 0.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
	For last calendar year:	Wages, commissions, bonuses, tips	o 1 196 00	Wages, commissions, bonuses, tips	•
	(January 1 to December 31, 2016 YYYY)	Operating a business	\$ <u>1,186.00</u>	Operating a business	\$
1.5	For the calendar year before that:	Wages, commissions,	en er er en men Mennedels sedem bekendelskelt den delse der bedeen der bedeem VII (1800 VII behald 1800 de le	☐ Wages, commissions,	and the second s
	For the calefidar year before that.			bonuses, tips	_
Did y nclu	(January 1 to December 31, 2015 YYYY) you receive any other income during the december regardless of whether that incother public benefit payments; pensions;	ome is taxable. Examples rental income; interest; div	of other income are alim vidends; money collected	I from lawsuits; royalties; and	
Did y nclu and winn List ((January 1 to December 31, 2015 you receive any other income during the ded income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from each	Operating a business is year or the two previous ome is taxable. Examples rental income; interest; div	ous calendar years? of other income are alim vidends; money collected eived together, list it only	nony; child support; Social Se I from lawsuits; royalties; and v once under Debtor 1.	
Did y Inclu and winn List (you receive any other income during the ude income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from e	Operating a business is year or the two previous ome is taxable. Examples rental income; interest; div	ous calendar years? of other income are alim vidends; money collected eived together, list it only	nony; child support; Social Se I from lawsuits; royalties; and v once under Debtor 1.	
Did y nclu and winn List ((January 1 to December 31, 2015 you receive any other income during the ded income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from each	Operating a business is year or the two previous ome is taxable. Examples rental income; interest; divide have income that you receated source separately. Do	ous calendar years? of other income are alim vidends; money collected eived together, list it only	nony; child support; Social Se I from lawsuits; royalties; and v once under Debtor 1. I you listed in line 4.	gambling and lottery Gross income from each source
Did yncluind winn	(January 1 to December 31, 2015 you receive any other income during the ded income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from each	Operating a business als year or the two previous ome is taxable. Examples rental income; interest; div have income that you receated source separately. Do Debtor 1.	ous calendar years? of other income are alim vidends; money collected eived together, list it only o not include income that Gross income from each source (before deductions and	nony; child support; Social Set from lawsuits; royalties; and vonce under Debtor 1. It you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and
Did y nclu nclu nclu nclu nclu nclu nclu nclu	you receive any other income during the de income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from e No Yes. Fill in the details.	Operating a business als year or the two previous is taxable. Examples rental income; interest; divided have income that you recearch source separately. Do Debtor 1. Sources of income Describe below.	ous calendar years? of other income are alimited as a more collected eived together, list it only on ot include income that Gross income from each source (before deductions and exclusions)	nony; child support; Social Set from lawsuits; royalties; and vonce under Debtor 1. It you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and
Did y nclu nclu nclu nclu nclu nclu nclu nclu	you receive any other income during the de income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from e No Yes. Fill in the details.	Operating a business als year or the two previous is taxable. Examples rental income; interest; divided have income that you recearch source separately. Do Debtor 1. Sources of income Describe below.	ous calendar years? of other income are alimited as a more collected eived together, list it only on ot include income that Gross income from each source (before deductions and exclusions)	nony; child support; Social Set from lawsuits; royalties; and vonce under Debtor 1. It you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and
Did y nelu and vinn ist (you receive any other income during the de income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from e No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	Operating a business als year or the two previous is taxable. Examples rental income; interest; divided have income that you receated source separately. Do Debtor 1 Sources of income Describe below. Pension/Annuity	ous calendar years? of other income are alim vidends; money collected eived together, list it only o not include income that Gross income from each source (before deductions and exclusions) \$ 34,771.68 \$	nony; child support; Social Set from lawsuits; royalties; and vonce under Debtor 1. It you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and
Did y nclu nclu nclu nclu nclu nclu nclu nclu	(January 1 to December 31, 2015 you receive any other income during the december regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from e No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy:	Operating a business als year or the two previous is taxable. Examples rental income; interest; divided have income that you receated source separately. Do Debtor-1 Sources of income Describe below. Pension/Annuity See Attachment 1	ous calendar years? of other income are alim vidends; money collected eived together, list it only o not include income that Gross income from each source (before deductions and exclusions) \$ 34,771.68 \$	nony; child support; Social Set from lawsuits; royalties; and vonce under Debtor 1. It you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and
Did y inclu and winn List (you receive any other income during the de income regardless of whether that incother public benefit payments; pensions; nings. If you are filing a joint case and you each source and the gross income from e No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 YYYY)	Operating a business als year or the two previous is taxable. Examples rental income; interest; divided have income that you receated source separately. Do Debtor 1 Sources of income Describe below. Pension/Annuity	ous calendar years? of other income are alim vidends; money collected eived together, list it only o not include income that Gross income from each source (before deductions and exclusions) \$ 34,771.68 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	nony; child support; Social Set from lawsuits; royalties; and vonce under Debtor 1. It you listed in line 4. Debtor 2 Sources of income	gambling and lottery Gross income from each source (before deductions and

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 41 of 56

btor 1	Joan Heaton		Case	number (if known)	
	First Name Middle Name Last N	ante			
**					
art 3:	List Certain Payments You Mad	le Before You Filed	for Bankruptcy		
Are eitl	her Debtor 1's or Debtor 2's debts pr	imarily consumer debt	s?		
☐ No.	. Neither Debtor 1 nor Debtor 2 has "incurred by an individual primarily for	orimarily consumer de a personal, family, or h	bts. Consumer debts an lousehold purpose."	re defined in 11 U.S.C. § 101((8) as
	During the 90 days before you filed for	г bankruptcy, did you p	ay any creditor a total of	f \$6,425* or more?	
	☐ No. Go to line 7.				
	Yes. List below each creditor to we total amount you paid that concluded the child support and alimony. A	editor. Do not include p	ayments for domestic st	upport obligations, such as	
	* Subject to adjustment on 4/01/19 ar				
⊠ Ye:	s. Debtor 1 or Debtor 2 or both have (orimariiv consumer de	bts.		
	During the 90 days before you filed for	•		f \$600 or more?	
	■ No. Go to line 7.				
			mana	atal amazint voice motel that	
	Yes. List below each creditor to w creditor. Do not include payr alimony. Also, do not include	ments for domestic supp	oort obligations, such as	s child support and	
	alimony. Also, do not include	payments to an attorn	sy for this bankruptcy ca	,	
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for
			\$	\$	☐ Mortgage
	Creditor's Name		Ψ		☐ Mongage
					ua var
					Credit card
	Number Street				☐ Credit card
	Number Street				Loan repayment
					☐ Loan repayment☐ Suppliers or vendo
		ZIP Code			Loan repayment
		ZIP Code		•	Loan repayment Suppliers or vendo
		ZIP Code	\$	\$	Loan repayment Suppliers or vendo Other Mortgage
	City State	ZIP Code	\$	\$	Loan repayment Suppliers or vendo Other Mortgage Car
	City State	ZIP Code	\$	\$	Loan repayment Suppliers or vendo Other Mortgage Car Credit card
	City State Creditor's Name	ZIP Code	\$	\$	Loan repayment Suppliers or vendo Other Mortgage Car Credit card Loan repayment
	City State Creditor's Name	ZIP Code	\$	\$	Loan repayment Suppliers or vendo Other Mortgage Car Credit card Loan repayment Suppliers or vendo
	City State Creditor's Name Number Street	ZIP Code	\$	\$	Loan repayment Suppliers or vendo Other Mortgage Car Credit card Loan repayment Suppliers or vendo
	City State Creditor's Name Number Street	The state of the s	\$	\$	Loan repayment Suppliers or vendo Other Mortgage Car Credit card Loan repayment Suppliers or vendo
	City State Creditor's Name Number Street	The state of the s	\$\$	\$	Loan repayment Suppliers or vendor Other Mortgage Car Credit card Loan repayment Suppliers or vendor
	City State Creditor's Name Number Street	The state of the s	\$\$	\$	Loan repayment Suppliers or vendo Other Mortgage Car Credit card Loan repayment Suppliers or vendo Other
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	Creditor's Name Number Street City State	The state of the s	\$\$	\$\$	Loan repayment Suppliers or vendo Other Mortgage Car Credit card Loan repayment Suppliers or vendo Other Mortgage
	City State Creditor's Name Number Street City State	The state of the s	\$	\$\$	Loan repayment Suppliers or vendor Other Mortgage Car Credit card Loan repayment Suppliers or vendor Other Mortgage Car Credit card Coan repayment

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 42 of 56

Case number (if known)_

	are an officer, director, pers ousiness you operate as a s	elatives of any g on in control, or	general partners; p owner of 20% or r	artnerships of which nore of their voting	ho was an insider? In you are a general partner; In securities; and any managing Industrial domestic support obligations,
⊠ No					
Yes. List all payments t	o an Insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
			\$	\$	
Însider's Name					
Number Street					
City	State ZIP Code				
THE STATE OF THE S	State Sir Code	20 Y 20 C C C C C C C C C C C C C C C C C C	\$44.00.00 A 116.00.00 A 116.00		PURPING THE COLUMN AND ASSESSED ASSESSED.
Insider's Name			\$. \$	
Number Street					
City	State ZiP Code				
п insider? nclude payments on debts	guaranteed or cosigned by	an insider.			
I No I Yes. List all payments t	hat benefited an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Yes. List all payments t	hat benefited an insider.				the contract of the contract o
	hat benefited an insider.		paid		
Yes. List all payments t	hat benefited an insider.		paid		
Yes. List all payments to	hat benefited an insider.		paid		
Yes. List all payments to			paid		the state of the s
Yes, List all payments to			paid		the state of the s
Insider's Name Number Street City			paid		the contract of the contract o

Joan Heaton

Debtor 1

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 43 of 56

r 1	Joan Heaton	414		Case number (if known	1)	
	First Name Middle Name La	st Name				
	Identify Legal Actions, Repos					
/ithin	1 year before you filed for bankrup such matters, including personal inju	tcy, were y	you a party in any law	suit, court action, or admin	istrative procee	ding? ort or custody modification:
	such matters, including personal injul itract disputes.	ry cases, si	ilan Gamis actions, un	oroco, conconorrodno, parem	nty addonor copp	
No						
	. Fill in the details.					
		Nature (of the case	Court or agency		Status of the case
		AND THE RESERVE OF THE PERSON				
Ca	se title			Court Name		— Pending
						On appeal
-		-		Number Street		Concluded
Ca	se number					
				City Sta	ate ZIP Code	
	$a_1a_2a_3a_4a_5a_5a_5a_5a_5a_5a_5a_5a_5a_5a_5a_5a_5a$					
Ca	se title	_		Court Name		Pending
						On appeal
		-		Number Street		Concluded
_		į.				
 Ca	ase number	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				<u> </u>
Within Checka ☑ No.	nse number 1 year before you filed for bankrup all that apply and fill in the details be Go to line 11.		any of your property r	City Sta		ed, seized, or levied?
Vithin Check : ☑ No.	1 year before you filed for bankru all that apply and fill in the details be			City Sta	arnished, attach	
Vithin Checka ☑ No.	1 year before you filed for bankrup all that apply and fill in the details be . Go to line 11.		any of your property r	City Sta		ed, seized, or levied? Value of the property
Vithin heck:	1 year before you filed for bankrup all that apply and fill in the details be . Go to line 11.			City Sta	arnished, attach	
Vithin Check :	1 year before you filed for bankrup all that apply and fill in the details be . Go to line 11.			City Sta	arnished, attach	
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Vithin Checka ☑ No.	1 year before you filed for bankrup all that apply and fill in the details be Go to line 11. S. Fill in the information below. Creditor's Name Number Street	low.	Explain what happed Property was Property was	city State	arnished, attach	Value of the property
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Vithin Check : ☑ No.	1 year before you filed for bankrup all that apply and fill in the details be Go to line 11. S. Fill in the information below. Creditor's Name Number Street City State Zil	low.	Explain what happed Property was Property was Property was Property was Describe the proper	epossessed, foreclosed, gathy ty ned repossessed. foreclosed. garnished. attached, seized, or levied.	Date	Value of the property
Vithin Checka ☑ No.	1 year before you filed for bankrup all that apply and fill in the details be Go to line 11. s. Fill in the information below. Creditor's Name Number Street City State Zil	low.	Explain what happed Property was Property was Property was Property was Property was Property was	epossessed, foreclosed, gathy ty ned repossessed. foreclosed. garnished. attached, seized, or levied.	Date	Value of the property
Vithin Checka ☑ No.	1 year before you filed for bankrup all that apply and fill in the details be Go to line 11. S. Fill in the information below. Creditor's Name Number Street City State Zil	low.	Explain what happed Property was Property was Property was Property was Describe the proper	city Sta epossessed, foreclosed, ga ty ned repossessed foreclosed. garnished. attached, seized, or levied. ty	Date	Value of the property
Vithin Checka ☑ No.	1 year before you filed for bankrup all that apply and fill in the details be Go to line 11. S. Fill in the information below. Creditor's Name Number Street City State Zil	low.	Explain what happed Property was Property was Property was Describe the proper	epossessed, foreclosed, gather the control of the c	Date	Value of the property
Vithin Check : ☑ No.	1 year before you filed for bankrup all that apply and fill in the details be Go to line 11. s. Fill in the information below. Creditor's Name Number Street Creditor's Name	low.	Explain what happed Property was	epossessed, foreclosed, gather the control of the c	Date	Value of the property

Debtor 1

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 44 of 56

counts or refuer	ore you filed for bankru	ptcy, did any creditor, including a bank or financial inst	itution, set off any amo	ounts from your
	to make a payment be	cause you owed a debt?		
No Yes. Fill in the d	letaile			
res. Filt iii iiie u	elais.			
		Describe the action the creditor took	Date action was taken	Amount
Creditor's Name			Has taken	
				_
Number Street		-		\$
			1	
City	State ZIP Code	Last 4 digits of account number: XXXX		
	•			
No	etails for each gift.	otcy, did you give any gifts with a total value of more tha	in \$600 per person?	
	I value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
Gifts with a tota		Describe the gifts		Value
Gifts with a tota	l value of more than \$600	Describe the gifts		Value
Gifts with a tota per person	l value of more than \$600	Describe the gifts		Value
Gifts with a tota per person	l value of more than \$600	Describe the gifts		Value \$\$
Gifts with a tota per person Person to Whom You	l value of more than \$600	Describe the gifts		Value \$\$
Gifts with a tota per person Person to Whom You	l value of more than \$600	Describe the gifts		Value \$ \$
Gifts with a tota per person Person to Whom You	l value of more than \$600	Describe the gifts		Value \$\$
Gifts with a tota per person Person to Whom You Number Street	I value of more than \$600 Gave the Gift State ZIP Code	Describe the gifts		Value \$\$
Gifts with a tota per person Person to Whom You Number Street	I value of more than \$600 Gave the Gift State ZIP Code	Describe the gifts		Value \$ \$
Gifts with a total per person Person to Whom You Number Street City Person's relationships	I value of more than \$600 Gave the Gift State ZIP Code	Describe the gifts Describe the gifts		Value \$ Value
Gifts with a total per person Person to Whom You Number Street City Person's relationships	I value of more than \$600 Gave the Gift State ZIP Code		the gifts	\$\$
Gifts with a total per person Person to Whom You Number Street City Person's relationsh	I value of more than \$600 Gave the Gift State ZIP Code		the gifts	\$\$
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Gifts with a total per person Person to Whom You Number Street City Person's relationsh Gifts with a total yer person	I value of more than \$600 Gave the Gift State ZIP Code hip to you value of more than \$600		the gifts	\$\$
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Gifts with a total per person to Whom You Number Street City Person's relationsh per person	I value of more than \$600 Gave the Gift State ZIP Code hip to you value of more than \$600		the gifts	\$\$
Gifts with a total per person Person to Whom You Number Street City Person's relationsh Gifts with a total yper person Person to Whom You Number Street	State ZIP Code nip to you value of more than \$600		the gifts	\$\$
Gifts with a total per person to Whom You Number Street City Person's relationsh per person	I value of more than \$600 Gave the Gift State ZIP Code hip to you value of more than \$600		the gifts	\$\$
Gifts with a total per person Person to Whom You Number Street City Person's relationsh Gifts with a total yper person Person to Whom You Number Street	State ZIP Code State ZIP Code No Gave the Gift State ZIP Code		the gifts	\$\$

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 45 of 56

1	Joan Heaton	Case number (if known)		
	First Name Middle Name La	st Name		
ithi	n 2 years before you filed for bankru	ptcy, did you give any gifts or contributions with a total value	of more than \$600	to any charity?
a N	lo			
	es. Fill in the details for each gift or co	ntribution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600	beauting what you contributed	contributed	
	•			
				\$
Ĉ	harity's Name			
_	Insulan Claret			\$
P	iumber Street			
_		-		
		-		
C	ity State ZIP Code		į	
6:	List Certain Losses			
ga l N	ambling?			
	es. Fill in the details.			
	- " " L L L L L L L L L L L L L L L L L	Describe any incurrence accorded for the land	Date of your loss	Value of property
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance	Date of your loos	lost
		claims on line 33 of Schedule A/B: Property.		
_	A THE RESIDENCE OF THE PROPERTY OF THE PROPERT		V	\$
L	A A A A A A A A A A A A A A A A A A A	· · · · · · · · · · · · · · · · · · ·	<u>]</u>	
7	List Certain Payments or Tra	nsfers		
•			efor any property to	anyone you
/ith ons	in 1 year betore you tiled for bankru sulted about seeking bankruptcy or	ptcy, did you or anyone else acting on your behalf pay or trans preparing a bankruptcy petition?	stet ally property to	anyone you
ıclu	ide any attorneys, bankruptcy petition p	preparers, or credit counseling agencies for services required in yo	ur bankruptcy.	
] N	No	,		
<u> </u>	Yes. Fill in the details.			
		Description and value of any property transferred	Date payment or	
	Malmquist, Geiger and Durkee, LLC Person Who Was Paid		transfer was made	
	415 Liberty St.		04440145	+ 240 CO
	Number Street		01/18/18	\$ <u>310.00</u>
				\$
•	Morris 1L 60450			Ψ
	Morris IL 60450 City State ZIP Code	-		
	Email or website address			
	Person Who Made the Payment, if Not You	-	Page 1997	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 46 of 56

	Joan Heaton First Name Middle Name Last N	laura	Case number (if known)		
	First Name Middle Name Last N	Nam e			
		Description and value of any property tr	ansferred	Date payment or transfer was made	Amount of payment
	001 Debtorco, Inc.				
	Person Who Was Paid				4-00
				10/30/17	\$ <u>15.00</u>
	Number Street		1		
		destruction			\$
		dentiferen			
	City State ZIP Code	Transmitter	7		
			110		
	www.debtorcc.org		1		
	Email or website address				
	December With Made the Course of Mike Very				
	Person Who Made the Payment, if Not You				
1	not include any payment or transfer that yo No Yes. Fill in the details.				
		Description and value of any property tr	aneforrad	Date payment or	Amount of paym
	•	Description and value of any property ti		transfer was made	Amount of paym
	Person Who Was Paid		and a second		
		4	SOCIAL PARTY OF THE PARTY OF TH		\$
	Number Street	The state of the s			\$
	Number Street				\$ \$
	Number Street				\$\$
/ith	City State ZIP Code	cy, did you sell, trade, or otherwise tr	ansfer any property to	anyone, other than	\$\$
an: clu o n	City State ZIP Code in 2 years before you filed for bankrupt sferred in the ordinary course of your b de both outright transfers and transfers m oot include gifts and transfers that you have	usiness or financial affairs? ade as security (such as the granting of			
an: clu o n	City State ZIP Code iin 2 years before you filed for bankrupt sferred in the ordinary course of your be ide both outright transfers and transfers me iot include gifts and transfers that you have	usiness or financial affairs? ade as security (such as the granting of		ortgage on your prop	perty).
an: clu o n	City State ZIP Code iin 2 years before you filed for bankrupt sferred in the ordinary course of your be ide both outright transfers and transfers me iot include gifts and transfers that you have	usiness or financial affairs? ade as security (such as the granting of e already listed on this statement. Description and value of property	a security interest or mo	ortgage on your prop	perty). Date transfe
an: clu o n	City State ZIP Code in 2 years before you filed for bankrupt sferred in the ordinary course of your b ide both outright transfers and transfers m iot include gifts and transfers that you have No Yes. Fill in the details.	usiness or financial affairs? ade as security (such as the granting of e already listed on this statement. Description and value of property	a security interest or mo	ortgage on your prop	perty). Date transfe
an: clu o n	City State ZIP Code iin 2 years before you filed for bankrupt sferred in the ordinary course of your b- ide both outright transfers and transfers m- iot include gifts and transfers that you have No Yes. Fill in the details.	usiness or financial affairs? ade as security (such as the granting of e already listed on this statement. Description and value of property	a security interest or mo	ortgage on your prop	perty). Date transfe
an: clu o n	City State ZIP Code in 2 years before you filed for bankrupt sferred in the ordinary course of your b ide both outright transfers and transfers m iot include gifts and transfers that you have No Yes. Fill in the details.	usiness or financial affairs? ade as security (such as the granting of e already listed on this statement. Description and value of property	a security interest or mo	ortgage on your prop	perty). Date transfe
ans clu o n l N	City State ZIP Code iin 2 years before you filed for bankrupt sferred in the ordinary course of your b ide both outright transfers and transfers m iot include gifts and transfers that you have No Yes. Fill in the details. Person Who Received Transfer	usiness or financial affairs? ade as security (such as the granting of e already listed on this statement. Description and value of property	a security interest or mo	ortgage on your prop	perty). Date transfer
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ans clu on l	City State ZIP Code Lin 2 years before you filed for bankrupt sferred in the ordinary course of your b de both outright transfers and transfers m not include gifts and transfers that you have No Yes. Fill in the details. Person Who Received Transfer City State ZIP Code Person's relationship to you Person Who Received Transfer	usiness or financial affairs? ade as security (such as the granting of e already listed on this statement. Description and value of property	a security interest or mo	ortgage on your prop	perty). Date transfer
ansiclu on] }	City State ZIP Code Lin 2 years before you filed for bankrupt sferred in the ordinary course of your b de both outright transfers and transfers m not include gifts and transfers that you have No Yes. Fill in the details. Person Who Received Transfer City State ZIP Code Person's relationship to you Person Who Received Transfer	usiness or financial affairs? ade as security (such as the granting of e already listed on this statement. Description and value of property	a security interest or mo	ortgage on your prop	perty). Date transfer

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 47 of 56

Within 1	First Name Middle Name Last		Case numb	er (if known)	
Within 1		Name			
Within 1					
Within 1	n I f (fled feet banken)		to a salf astilat	l trust or similar dovice of wh	nich vou
ara a ba	0 years before you filed for bankru eneficiary? (These are often called a	ptcy, did you transfer any property sset-protection devices)	to a seir-settled	trust or similar device of wi	nen you
_	menciary? (These are often called a	sac protection devices.			
⊠ No					
☐ Yes.	. Fill in the details.				
		Description and value of the proper	ty transferred		Date transfer
					was made
					4 T T T T T T T T T T T T T T T T T T T
Name	e of trust	-			
		about N case			de carrier de la carrier de
		THE PROPERTY OF THE PROPERTY O			
		3-4			
-40-1	ist Certain Financial Accounts	Instruments Safe Dangsit F	lovae and Sto	zago Units	
	1 year before you filed for bankrupt	cy, were any financial accounts or	instruments he	ld in your name, or for your b	penefit,
closed,	sold, moved, or transferred?			(·
Include	checking, savings, money market,	or other financial accounts; certif	icates of deposi	t; shares in panks, credit uni	ions,
	ige houses, pension funds, cooper	atives, associations, and other fin	anciai institutior	IS.	
⊠ No					
₩ Yes.	. Fill in the details.				
		Last 4 digits of account number	Type of account instrument	or Date account was closed, sold, moved,	Last balance befor closing or transfer
			lisa ument	or transferred	Closing of Lanoier
Nan	me of Financial Institution	xxxx	Checking		\$
	mber Street		Savings		
Mari					
Nur	mber Street		Money mark	et	
Nur	· ·			et	
.			☐ Brokerage		
City					
	y State ZIP Code		☐ Brokerage ☐ Other		
City	y State ZIP Code	xxxx	☐ Brokerage ☐ Other ☐ Checking		\$
City	y State ZIP Code	xxxx	☐ Brokerage ☐ Other ☐ Checking ☐ Savings	·	
City	y State ZIP Code	xxxx	Brokerage Other Checking Savings Money mark	·	
City	y State ZIP Code	xxxx	☐ Brokerage ☐ Other ☐ Checking ☐ Savings ☐ Money mark ☐ Brokerage	·	
City	y State ZIP Code	xxxx	Brokerage Other Checking Savings Money mark	·	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 48 of 56

ve vou stored property in a storage i	unit or place other than your home within 1	vear hefore you filed for hankruntou?	
No	and or place other than your nome within t	year before you med for bankingtey:	
Yes. Fill in the details.			
	Who else has or had access to it?	Describe the contents	Do you st
			have it?
		TO THE PARTY OF TH	☐ No
Name of Storage Facility	Name	Commenter	Yes
	- PHOTO -		411
Number Street	Number Street	and the second s	-
.	CityState ZIP Code		And the second
•			
City State ZIP Co	de		
A LILLIAN BY II			
9. Identify Property You Ho	old or Control for Someone Else		
	nat someone else owns? Include any proper	ty you borrowed from, are storing for	,
hold in trust for someone.			
No			
Yes. Fill in the details.			
	Where is the property?	Describe the property	Value
			Via-
Owner's Name			\$
	Number Street		
Number Street			*
(Addibe) Ottobe			
The state of the s			
	City State ZIP Code		
City State ZIP Co	de		
	de	3	
City State ZIP Con 10: Give Details About Envir	onmental Information	3	
City State ZIP Con 10: Give Details About Envir ne purpose of Part 10, the following	onmental Information definitions apply:		s of
City State ZIP Con 10: Give Details About Envir ne purpose of Part 10, the following ovironmental law means any federal,	onmental Information definitions apply: , state, or local statute or regulation concer	ning pollution, contamination, release	s of
City State ZIP Control of City State ZiP Con	onmental Information definitions apply:	ning pollution, contamination, release	s of
City State ZIP Control 10: Give Details About Environe purpose of Part 10, the following environmental law means any federal, exardous or toxic substances, waste cluding statutes or regulations control	ronmental Information definitions apply: , state, or local statute or regulation concers, or material into the air, land, soil, surface rolling the cleanup of these substances, wa	ning pollution, contamination, release water, groundwater, or other mediun estes, or material.	n,
City State ZIP Control 10: Give Details About Environe purpose of Part 10, the following environmental law means any federal, exardous or toxic substances, waste cluding statutes or regulations control	conmental Information definitions apply: , state, or local statute or regulation concers, or material into the air, land, soil, surface rolling the cleanup of these substances, wa operty as defined under any environmental	ning pollution, contamination, release water, groundwater, or other mediun estes, or material.	n,
City State ZIP Control of City State ZIP Control of City State ZIP Control of City State	ronmental Information definitions apply: , state, or local statute or regulation concertes, or material into the air, land, soil, surface rolling the cleanup of these substances, wa operty as defined under any environmental, including disposal sites.	ning pollution, contamination, release water, groundwater, or other mediun istes, or material. law, whether you now own, operate, o	n,
City State ZIP Control of City State ZIP Control of City State ZIP Control of City State	ronmental Information definitions apply: , state, or local statute or regulation concertes, or material into the air, land, soil, surface rolling the cleanup of these substances, wa operty as defined under any environmental, including disposal sites. n environmental law defines as a hazardous	ning pollution, contamination, release water, groundwater, or other mediun istes, or material. law, whether you now own, operate, o	n,
Give Details About Environmental law means any federal, izardous or toxic substances, waste cluding statutes or regulations contite means any location, facility, or pror used to own, operate, or utilize it, azardous material means anything a obstance, hazardous material, pollutions.	de ronmental Information definitions apply: , state, or local statute or regulation concertes, or material into the air, land, soil, surface rolling the cleanup of these substances, wat operty as defined under any environmental, including disposal sites. In environmental law defines as a hazardous ant, contaminant, or similar term.	ning pollution, contamination, release water, groundwater, or other mediun istes, or material. law, whether you now own, operate, o	n,
Give Details About Environmental law means any federal, izardous or toxic substances, waste cluding statutes or regulations contite means any location, facility, or pror used to own, operate, or utilize it, azardous material means anything a obstance, hazardous material, pollutions.	ronmental Information definitions apply: , state, or local statute or regulation concertes, or material into the air, land, soil, surface rolling the cleanup of these substances, wa operty as defined under any environmental, including disposal sites. n environmental law defines as a hazardous	ning pollution, contamination, release water, groundwater, or other mediun istes, or material. law, whether you now own, operate, o	n,
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Give Details About Environmental law means any federal, izardous or toxic substances, waste cluding statutes or regulations contite means any location, facility, or pror used to own, operate, or utilize it, izardous material means anything a abstance, hazardous material, pollution and proceed is any governmental unit notified you	definitions apply: , state, or local statute or regulation concertes, or material into the air, land, soil, surface rolling the cleanup of these substances, was operty as defined under any environmental, including disposal sites. In environmental law defines as a hazardous ant, contaminant, or similar term. ings that you know about, regardless of where	ning pollution, contamination, release water, groundwater, or other mediun istes, or material. law, whether you now own, operate, o s waste, hazardous substance, toxic en they occurred.	n, or utilize
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Give Details About Environmental law means any federal, izardous or toxic substances, waste cluding statutes or regulations control of the means any location, facility, or proportion used to own, operate, or utilize it, azardous material means anything a abstance, hazardous material, pollution all notices, releases, and proceed as any governmental unit notified you like the process of the means anything and the proceeding any governmental unit notified you like the process of the means any governmental unit notified you like the process of	definitions apply: , state, or local statute or regulation concerses, or material into the air, land, soil, surface rolling the cleanup of these substances, was operty as defined under any environmental, including disposal sites. In environmental law defines as a hazardous ant, contaminant, or similar term. Ings that you know about, regardless of whe u that you may be liable or potentially liable. Governmental unit Environmental unit	ning pollution, contamination, release water, groundwater, or other mediun istes, or material. law, whether you now own, operate, o s waste, hazardous substance, toxic en they occurred. under or in violation of an environme	n, or utilize ntal law?
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Give Details About Environmental law means any federal, izardous or toxic substances, waste cluding statutes or regulations control of the means any location, facility, or proportion used to own, operate, or utilize it, azardous material means anything a abstance, hazardous material, pollution all notices, releases, and proceed as any governmental unit notified you like the process of the means anything and the proceeding any governmental unit notified you like the process of the means any governmental unit notified you like the process of	definitions apply: , state, or local statute or regulation concerses, or material into the air, land, soil, surface rolling the cleanup of these substances, was operty as defined under any environmental, including disposal sites. In environmental law defines as a hazardous ant, contaminant, or similar term. Ings that you know about, regardless of whe u that you may be liable or potentially liable. Governmental unit Environmental unit	ning pollution, contamination, release water, groundwater, or other mediun istes, or material. law, whether you now own, operate, o s waste, hazardous substance, toxic en they occurred. under or in violation of an environme	n, or utilize ntal law?

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 49 of 56

or 1	Joan Heaton		Ca	se number (if known)	
	First Name Middle Name Last	Name			
Have y	you notified any governmental unit of	f any release of hazardous mater	rial?		
ĭ No	0				
☐ Ye	es. Fill in the details.				
		Governmental unit	Enviror	mental law, if you know it	Date of notice
					ecc enumero
ĩ	Name of site	Governmental unit			
•					
Ī	Number Street	Number Street	_		
			_		
		City State ZIP Code			
ō	City State ZIP Code				
		The second secon			
Have	you been a party in any judicial or ad	ministrative proceeding under a	ny environ	mental law? Include settlements a	nd orders.
☑ N	o				
□ Ye	es. Fill in the details.				
		Court or agency	N	ature of the case	Status of the case
•	8/414		Ī		
G	ase title	Court Name		•	Pending
					On appea
		Number Street			☐ Conclude
		_			
C	ase number	City State ZIP C	Code		
		•			
rt 11	Give Details About Your Bus	siness or Connections to An	y Busines	:S	
	A sole proprietor or self-employed A member of a limited liability com A partner in a partnership An officer, director, or managing e An owner of at least 5% of the votice. None of the above applies. Go to Fees. Check all that apply above and file	pany (LLC) or limited liability par xecutive of a corporation ng or equity securities of a corpo	rtnership (l oration usiness.		umber
	Duri - Name			Do not include Social Sec	
	Business Name	To grant a control of the control of		EIN:	
	Number Street	-		EIN:	
	Edition Officer	Name of accountant or bookkee	per	Dates business existed	
		4			
				From To _	
	City State ZIP Code				i contract of the contract of
		Describe the nature of the busir	less	Employer Identification n Do not include Social Sec	
	Business Name	Water and the second se		Do Hot Moldon doubles do	
	·			EIN:	
	Number Street	Name of accountant or bookkee	per	Dates business existed	
		grade agreement of the control for the free free free free free free free fr		range codina M knowlet child a mandal amenda	
				FromTo	
	Older 717 Code			1.0	

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 50 of 56

1 Joan Heaton First Name Middle	le Name Last	Name	Case number (if known)	
Andreader-bereichte von der Stellen von der St		Describe the nature of the business	s Employer Id	entification number
Business Name				de Social Security number or ITIN.
MARITIMA TARIA			EIN:	
Number Street		Name of accountant or bookkeeper	r Dates busine	ess existed
City	State ZIP Code	TO THE PARTY OF TH	From	To
ithin 2 years before you	I filed for bankrup	otcy, did you give a financial statem	nont to anyono about your buel	2 Include all financial
stitutions, creditors, or		icy, diu you give a imanciai staten	nent to anyone about your busi	Ness? Include all Tinancial
l No				
Yes. Fill in the details	below.			
		Date Issued		
Name		MM / DD / YYYY		
•				
Number Street				
City	State ZIP Code		• '	
12: Sign Below		•		
answers are true and co	rrect. I understan	nt of Financial Affairs and any attac	oncealing property, or obtaining	a money or property by fraud
n connection with a bar I8 U.S.C. §§ 152, 1341, 1	ıkruptcy case can l519, and 3571.	result in fines up to \$250,000, or i	mprisonment for up to 20 years	s, or both.
* institution TEN	11	* N 12 L		
Joan Heaton Signature of Debtor 1	M Ma	Signature of Debto	or?	
4.g.		wighten of Four	U1 2	
Date 18 January 2018	•	Date		
Did you attach additiona	il pages to Your Si	tatement of Financial Affairs for In	ndividuals Filing for Bankruptcy	(Official Form 107)?
□ No		•		
☐ Yes				
Did you pay or agree to	pay someone who	is not an attorney to help you fill o	out bankruptcy forms?	
3				
☑ No				•
☑ No ☑ Yes. Name of person_			Attach the Bankrupt	cy Petition Preparer's Notice, ignature (Official Form 119).

Attachment

Debtor: Joan Heaton Case No:

Attachment 1

Taxable pension/annuity amount

Attachment 2

Taxable interest income

Attachment 3

Refunds of state/local taxes

Attachment 4

Total pensions and annuities

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 52 of 56

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS

ln	re Joan Heaton	
		Case No
De	ebtor	Chapter 13
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR DEBTOR
1.	named debtor(s) and that compensation	Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above on paid to me within one year before the filing of the petition in he, for services rendered or to be rendered on behalf of the debtor(s) in the bankruptcy case is as follows:
	For legal services, I have agreed to ac	ccept
	Prior to the filing of this statement I h	nave received
	Balance Due	\$ 4,000.00
2.	The source of the compensation paid	to me was:
	X Debtor	ther (specify)
3,	The source of compensation to be pai	d to me is:
	Debtor	ther (specify)
4.	X I have not agreed to share the members and associates of my la	e above-disclosed compensation with any other person unless they are w firm.
	I have agreed to share the ab members or associates of my law people sharing in the compensati	ove-disclosed compensation with a other person or persons who are no firm. A copy of the agreement, together with a list of the names of the on, is attached.
5.	In return for the above-disclosed fee, case, including:	I have agreed to render legal service for all aspects of the bankruptcy
	 a. Analysis of the debtor's financia file a petition in bankruptcy; 	I situation, and rendering advice to the debtor in determining whether to
	b. Preparation and filing of any peti	ition, schedules, statements of affairs and plan which may be required;
	c. Representation of the debtor at the hearings thereof;	ne meeting of creditors and confirmation hearing, and any adjourned

Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 53 of 56

B2030 (Form	2030)	(12/	15)
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d. Representation of the debter-in-adversary proceedings and other contested bankruptcy-	y-matters;
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e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

January 18, 2018

/s/ James M. Durkee

Date

Signature of Attorney

Malmquist, Geiger and Durkee, LLC

Name of law firm

Ally Financial P.O. Box 380901 Bloomington, MN 55438

Capital One, N.A. P.O. Box 30253 Salt Lake City, UT 84130

Chase Bank USA , N.A. P.O. Box 15298 Wilmington, DE 19850

Chase/Bank One Card Serv P.O. Box 15298 Wilmington, DE 19850

CIBC Bank USA 120 S. Lasalle St., Suite 400 Chicago, IL 60603

Kohl's Department Store P.O. Box 3115 Milwaukee, WI 53201

SYNCB/JC Penney P.O. Box 965007 Orlando, FL 32896

SYNCB/Lane Gallery C/o P.O. Box 965036 Orlando, FL 32896-5036

SYNCB/LOWES P.O. Box 965005 Orlando, FL 32896 The Home Depot/CBNA P.O. Box 6497 Sioux Falls, SD 57117-6497

Wells Fargo P.O. Box 10335 Des Moines, IA 50306 Case 18-01517 Doc 1 Filed 01/18/18 Entered 01/18/18 16:50:38 Desc Main Document Page 56 of 56

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:		Bankruptcy Case Number:	
•	Joan Heaton		
	. VE	RIFICATION OF CREDITOR MATRIX	
		Number of Creditors:	
The abo knowled		that the list of creditors is true and correct to the best of my (our)	
Dated:	January 18, 2018	Joan Heaton Down Manual	_
		Joint Debtor	